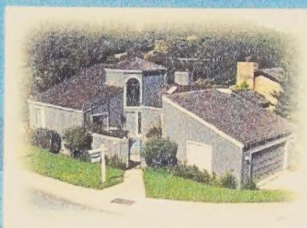


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CITY OF BELMONT



2001-2006 HOUSING ELEMENT



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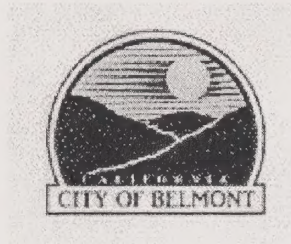
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City of Belmont



2001-2006 Housing Element

August 2002

City of Belmont
Community Development Department
1070 Sixth Avenue
Belmont, CA 94002

CBA, Inc.
747 East Green St, Suite 300
Pasadena, CA 91101

City of Belmont Housing Element

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A. Community Context

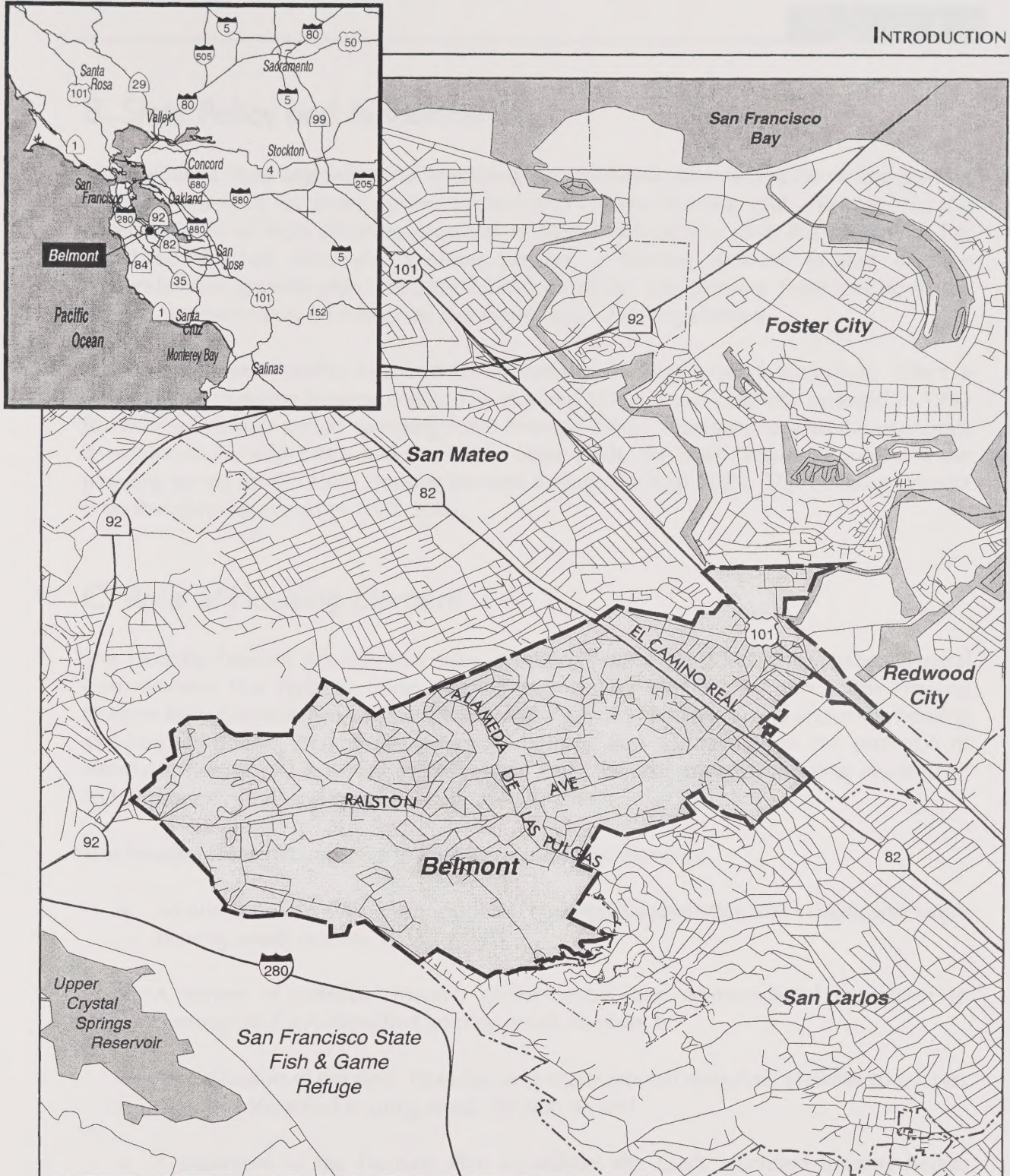
Belmont is located in San Mateo County south of San Francisco (see **Figure 1-1**). Since its incorporation in 1926, Belmont has grown from a small town of less than 1,000 residents to a community of over 25,000 by 2000. Much of the City's population and housing growth occurred during the 1950s and 1960s during the post war periods. Belmont's population has increased moderately since 1970, as the community is approaching build-out and has limited land available for future residential development.

Unlike many Bay Area communities, Belmont has enjoyed relative stability. The community's demographics have not changed appreciably over the 1990s in stark contrast with other parts of the Bay Area. Belmont remains primarily a residential community, with approximately two-thirds of its developed land occupied by housing. The predominant housing type is single-family homes, representing 63% of the housing stock; multi-family apartment and condominium complexes comprise the remaining 37% of housing.

Similar to other Bay Area communities, Belmont's housing market has changed significantly. Housing costs are high in Belmont attributed to the City's proximity to major employers (e.g., such as Oracle and Asera), the lack of available housing, limited vacant land, the high quality of life in Belmont, and very low vacancy rates. The median price of a single-family home is over \$600,000 and market rent for a two-bedroom apartment ranges from \$1,300 to \$2,300. Because of the high demand and price of housing, affordability has become a significant issue for renters, seniors, and lower-income families.

Because much of its residential growth occurred in the 1950s and 1960s, nearly three-quarters of the housing stock is over 30 years old and over 15% of the housing stock in Belmont is fifty years or older. Although Belmont's housing stock is in relatively good condition, the advancing age of certain homes indicates the importance of encouraging efforts to maintain the existing quality of the City's housing. The City promotes home improvement through its code enforcement activities and offering of rehabilitation assistance. Continuation and expansion of these efforts is important, as a growing share of the housing stock will require ongoing maintenance, improvement or rehabilitation.

Belmont is faced with various important housing issues: 1) providing housing affordable to all segments of the population; 2) preserving the quality of the housing stock; 3) providing adequate residential sites to accommodate the City's future housing needs; and 4) achieving a balance between employment and housing opportunities. This Housing Element provides a series of goals, policies, and practical programs to address these housing issues in a manner consistent with goals, policies, and intent of City's vision articulated in the General Plan.



SOURCE: CBA, Inc., March 2001



Figure 1-1
Regional Location

B. State Policy and Authorization

The California State Legislature has identified the attainment of a decent home and suitable living environment for every citizen as the State's major housing goal. Recognizing the important role of local planning programs in the pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of their comprehensive general plan. Section 65302 (c) of the Government Code sets forth the specific components to be contained in a community's housing element.

State law requires housing elements to be updated at least every five years to reflect a community's changing housing needs. The Housing Element was originally updated in 1990 to cover a five-year period spanning 1990 through 1995. However, due to the economic downturn of the mid-1990s and shortfall in State funds, the State Legislature extended the planning period for the 1990 Housing Element through the Year 2000. This Housing Element is for the planning period of 2001-2006.

C. Role of Housing Element

The Housing Element is a five-year plan extending from 2001-2006, unlike other General Plan elements that typically cover a ten to twenty year planning horizon. This Housing Element identifies strategies and programs that focus on: 1) preserving and improving housing and neighborhoods; 2) providing adequate housing sites; 3) assisting in the provision of affordable housing; 4) removing governmental and other constraints to housing investment; and 5) promoting fair and equal housing opportunities.

The Housing Element consists of the following major components:

- ◆ An analysis of the City's demographics, housing characteristics, and existing and future housing needs (Section 2);
- ◆ A review of potential market, governmental, and environmental constraints to meeting the City's identified housing needs (Section 3);
- ◆ An evaluation of the land, financial, and organizational resources available to address the City's identified housing needs (Section 4); and
- ◆ A statement of the Housing Plan to address the City's identified housing needs, including housing goals, policies and programs (Section 5).

D. Data Sources

Various sources of information are used to prepare the Housing Element. Data from the 1990 Census on population and housing is used to a large extent in the Element. Although dated, the 1990 Census remains the most comprehensive and widely accepted source of information until detailed data from 2000 Census is made available. When available, data from the 2000 Census have been incorporated in the Element.

Several data sources are used to update the 1990 Census and supplement the preliminary 2000 Census data. These data include the following:

- ◆ Population and demographic data is updated by the State Department of Finance, and school enrollment data from the local school districts;
- ◆ Housing market information, such as home sales, rents, and vacancies, is updated by City surveys and property tax assessor's files;
- ◆ Public and non-profit agencies are consulted for data on special needs groups, the services available to them, and gaps in the system; and
- ◆ Lending patterns for home purchase and home improvement loans are provided through the Home Mortgage Disclosure Act (HMDA) database.

E. Relationship to the General Plan

The 2001-06 Housing Element is the second of eight elements of the City General Plan. Belmont adopted its General Plan in 1982. The City's General Plan is comprised of the seven State-mandated elements: Land Use-Open Space Elements; Housing Element; Circulation Element; Conservation Element; Noise Element; and the Safety Element. The Housing Element builds upon the other General Plan Elements and is consistent with the policies set forth in those elements.

The City will ensure consistency between the Housing Element and General Plan elements so that policies introduced in one element are consistent with other elements. At this time, the Housing Element does not propose significant changes to any other element of the City's General Plan. However, if it becomes apparent that over time changes to any element are needed for internal consistency, such changes will be proposed for consideration by the Planning Commission and City Council.

F. Community Involvement

Opportunities for residents to provide input on housing issues and recommend strategies are critical to the development of appropriate and effective programs to address the housing needs of Belmont. The City conducted community workshops on May 3, 2001 and September 6, 2001 to solicit information on the Housing Element. The purpose of the meetings was to present the findings from the community needs assessment and obtain input and direction on potential programs to address the City's housing needs.

To ensure wide circulation, the City of Belmont distributed notices to a total of 56 organizations and 142 interested persons. In addition, the events were publicized in the San Mateo Times and noticed at the City Hall. Of the groups invited or noticed by mail, some of the attendees are noted below:

- Housing Leadership Council
- San Mateo Commission on Aging
- Homeowners Associations
- Various Realtors
- San Juan Canyon Preservation Trust
- City Council members
- Housing Investment Project
- San Mateo Daily Journal
- Mid Peninsula Housing Coalition
- Belmont residents
- City Planning Commissioners

At the Housing Element workshops, the participants were provided a range of options for addressing the City's present housing needs and future housing needs arising from population growth and change. Participants provided input on the merits of each option and narrowed the range of available options to only those most feasible to Belmont. These planning options were subsequently incorporated into the draft Housing Element and forwarded for consideration to the Planning Commission and City Council.

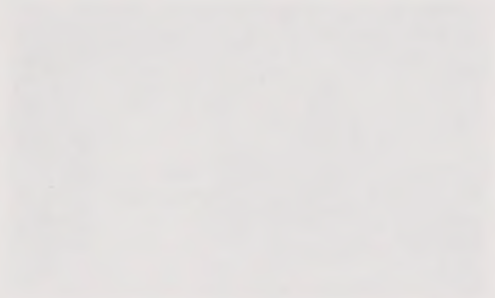
Upon completion of the draft Housing Element, the Planning Commission and City Council reviewed the draft Housing Element in a joint public workshop. At that meeting, residents and neighborhood groups could also provide additional input about the goals, policies, and programs proposed in the draft Housing Element. After concept approval, the draft Housing Element was sent to the State Department of Housing and Community Development (HCD) for their first 60-day review period.

After review, City staff revised the draft Housing Element to address HCD's comments. The Planning Commission, the City Council, and public also had additional opportunities to respond to comments in three duly-noticed public hearings. Copies of the draft Housing Element were also available for review at the City Hall, public library, and local schools. The City held three meetings with the Planning Commission and City Council and the draft Housing Element was adopted in final form on August 27, 2002.

COMMUNITY PROFILE

A. Population Characteristics

Belmont and its surrounding communities in the Greater Boston area have experienced a significant increase in population growth and demographic change. This change is reflected in the following table, which shows the population growth in the City of Belmont from 1990 to 2010. The table also shows the percentage of the population that is under 18 years of age, the percentage of the population that is 65 years of age or older, and the percentage of the population that is foreign born.

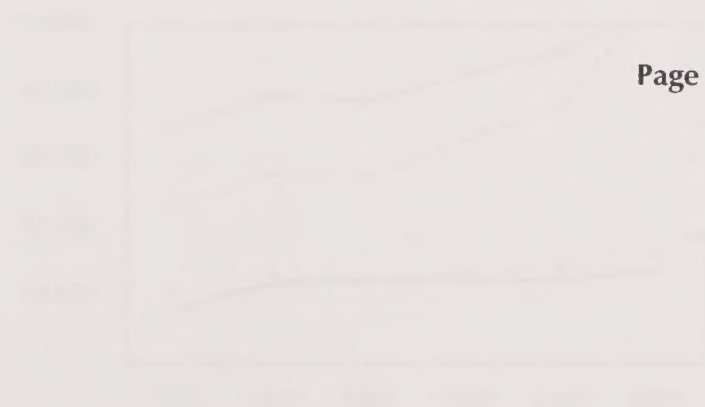


1. Population Trends

Belmont's population has grown by 60% since 1990, from 4,500 to 7,500. This growth has been driven by a combination of factors, including the influx of new residents, the birth of new residents, and the aging of the existing population. The following table shows the population growth in Belmont by age group from 1990 to 2010. The table also shows the percentage of the population that is under 18 years of age, the percentage of the population that is 65 years of age or older, and the percentage of the population that is foreign born.

Chart 1.1 shows the population growth in Belmont by age group from 1990 to 2010. The chart shows that the population growth has been driven by a combination of factors, including the influx of new residents, the birth of new residents, and the aging of the existing population. The following table shows the population growth in Belmont by age group from 1990 to 2010. The table also shows the percentage of the population that is under 18 years of age, the percentage of the population that is 65 years of age or older, and the percentage of the population that is foreign born.

Chart 1.1
Population Growth Trends



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A. Population Characteristics

The type and amount of housing need in a community is largely determined by population growth and various demographic characteristics. These variables, including age, race/ethnicity, occupation, and income level, combine to influence the type of housing needed and the ability to afford housing. Section A describes and analyzes the various population characteristics that determine the type of housing needed.

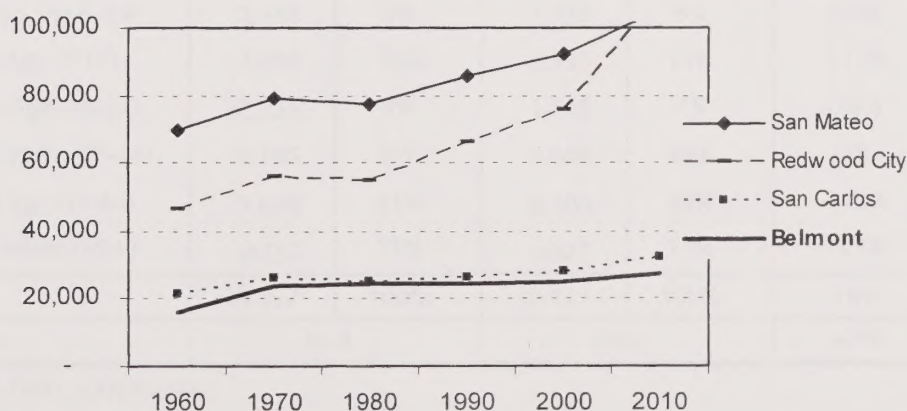


1. Population Trends

Belmont incorporated in 1926. Over the past 75 years, Belmont has grown from a small town of less than 1,000 residents to a community of over 25,000 by the year 2000. From the 1920s through 1950s, the City increased modestly to about 5,500 persons. Following the post-war boom, the population increased to 16,000 by 1960. Further development resulted in a population increase to 24,000. Since 1970, the City's population has grown modestly, increasing to 25,123 according to the 2000 Census.

Chart 2-1 shows Belmont's growth relative to the surrounding region. Belmont's population growth trend has been similar to that observed in nearby San Carlos. Given that Belmont is approaching build-out and has limited land available for future residential development, the City's population is anticipated to increase modestly this decade. The Association of Bay Area Governments (ABAG) projects that Belmont's population will increase 10% to 27,800 persons in 2010, albeit historical growth has been significantly less.

Chart 1-1
Population Growth Trends



2. Age Characteristics

Belmont housing needs are determined in part by the age characteristics of residents. Each age group has distinct lifestyles, family type and size, income levels, and housing preferences. As people move through each stage of life, their housing needs and preferences also change. As a result, evaluating the age characteristics and trends of a community is important in understanding existing and future housing needs.

Chart 2-2 illustrates the age characteristics of Belmont residents. Young adults ages 25 to 44 remained the largest segment, comprising 36% of residents. Generally, younger adults occupy rentals, condominiums, or small single-family homes. However, given the high home prices in Belmont, housing options for young adults are limited to the rental market. During the 1990s, the number of middle age (45 to 64) adults increased 12%. These residents are usually at the peak of their earning power and are more likely to be homeowners.

Similar to Countywide trends, the senior population (65+) continued to record increases, climbing 21% between 1990 and 2000 and 40% in the prior decade. Typically, seniors live in single-family homes, but may begin to consider trading down their larger homes for smaller dwellings as their children leave home. To remain in their homes, some seniors may also participate in home sharing programs. The growth of both the middle age and senior populations contributed to an increase in the median age over the 1990s.

A trend with important implications for housing is the growth in the number of young adult and middle age residents. If the young adult and middle age residents continue as long-term community residents, Belmont should have an appreciably larger middle age and senior population by 2010. This trend implies a continued need to expand housing opportunities, particularly affordable homes, for middle age and senior adults.

Chart 2-2
Age Characteristics and Trends

Age Groups	1990		2000		% Change 1990-2000
	Persons	Percent	Persons	Percent	
Preschool (Ages <4)	1,430	6%	1,512	6%	+6%
School Age (5-17)	2,892	12%	3,333	13%	+15%
College Age (18-24)	2,225	9%	1,643	7%	-26%
Young Adults (25-44)	9,195	38%	9,008	36%	-2%
Middle Age (45-64)	5,630	23%	6,300	25%	+12%
Senior Adults (65+)	2,755	11%	3,327	13%	+21%
Total	24,127	100%	25,123	100%	+4%
Median	36.4		38.8		+7%

Source: 1990, 2000 Census.

3. Race and Ethnicity

The San Francisco Bay Area has experienced gradual changes in the race and ethnic composition of residents. In contrast, Belmont has experienced less demographic change. Race and ethnic change may have implications for housing needs to the extent that groups have different household characteristics and income levels that affect their preferences for housing. Understanding these changes thus provides a basis for addressing housing needs.

As of 2000, whites comprised the largest race/ethnic group in Belmont (70%), as they were in 1980 and 1990. However, minorities increased from 19% to 30% of the City's population, with the largest increase evident among Asians. The number of residents in the "All Category" also grew dramatically because unlike prior Census efforts, the 2000 Census allowed respondents to record themselves with multi-ethnic backgrounds.¹ Countywide, the population is more diverse, with minorities comprising 46% of residents.

The gradual increase in racial and ethnic diversity is evident among Belmont's student population. Recent enrollment data from local public schools within the Belmont-Redwood Shores School District and Sequoia Union High School District indicates that minorities have increased to 42% of the student population, considerably higher than their respective share of Belmont's residents. **Chart 2-3** shows the changes in the racial and ethnic composition of Belmont residents.

Geographically, census tracts 6086 (east Belmont) and 6089 (southwest) are home to a higher proportion of Asian and Hispanic residents than other parts of the City. Both tracts also have a much higher share of renters than owners. Approximately 62% of households are renters in tracts 6086 and 6089, comparing to 39% Citywide.

Chart 2-3
Race and Ethnicity

Race/Ethnicity	1990		2000	
	Persons	Percent	Persons	Percent
White	19,540	81%	17,696	70%
Hispanic	2,356	7%	2,090	8%
Asian*	1,755	10%	4,014	16%
African Americans	379	2%	422	2%
All Other	97	0%	901	3%
Total	24,127	100%	25,123	100%

Source: 1990, 2000 Census. * Includes Pacific Islanders.

¹ For the year 2000, the "All Other" category includes American Indians and Alaska Natives, and persons who identified themselves as "Some other race" or "Two or more races."

4. Employment Market

Education and employment also have an important impact upon housing needs to the extent that different jobs and income levels determine the type and size of housing a household can afford. According to the 1990 Census, 15,402 Belmont residents were in the labor force, with the unemployment rate at 3.4%. By 2000 the unemployment rate had fallen to 1.3%, which is even lower than the Countywide rate of 1.6%.

The educational level of Belmont residents is higher than that of San Mateo County (**Chart 2-4**). For instance, the County has twice the percentage of residents over age 25 without a high school diploma. Conversely, Belmont has a higher percentage of residents with some college education. Also, the percentage of residents with a college degree is significantly higher in Belmont than in the San Mateo County as a whole.

As of 1990, the two largest occupational categories were managerial and professional, and sales, technical, and administrative – comprising nearly 75% of employed residents. Relatively higher paying jobs are in both categories, except for certain sales positions, translating into higher incomes for the residents employed in these occupations. From 1980 to 1990, the number of Belmont residents with managerial/professional positions increased 20%. Noticeable declines were evident in three categories: services; operators, fabricators, laborers; and farming, forestry, and fishing.

Chart 2-4
Educational Level

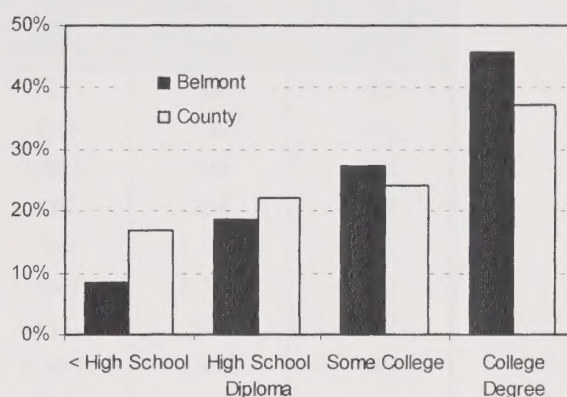


Chart 2-5
Occupational Profile of Belmont Residents

Occupational Category	1980		1990		Percent Change
	Persons	Percent	Persons	Percent	
Managerial/Professional	4,560	31%	5,451	37%	+20%
Sales, Technical, Admin.	5,685	39%	5,527	37%	-3%
Service Occupations	1,666	11%	1,185	8%	-29%
Production/Crafts/ Repair	1,550	11%	1,641	11%	+6%
Operators, Fabricators	1,179	8%	990	7%	-16%
Farming, Forestry, Fishing	105	1%	83	1%	-21%
Total	14,745	100%	14,877	100%	+1%

Sources: 1980, 1990 Census.

Over the past decade, Belmont's job base has increased by 1,795 jobs (23%) according to the Employment Development Department (**Chart 2-6**). Much of this growth occurred in the services industry, which includes the high technology sector. Other industries that have grown noticeably include the following: finance, insurance, real estate; wholesale trade; and retail trade. In contrast, the manufacturing sector has continued to experience a significant job loss (730 jobs), reflecting both regional and national trends.

Chart 2-6
Employment Profile

Industry	Number of Jobs		Change in Jobs
	1991	1999	
Agriculture, Forestry, Fishing	122	104	-18
Construction	829	730	-99
Manufacturing	1,693	963	-730
Transportation, Communication, Gas	138	205	+67
Wholesale Trade	750	1,185	+435
Retail Trade	1,042	1,384	+342
Finance, Insurance, Real Estate	441	973	+532
Services	2,483	3,632	+1,149
Local Government	413	530	+117
Total	7,911	9,706	+1,795

Source: State Employment Development Department (EDD), 2000.

As is typical of communities in the Bay Area, larger employers in the Belmont area include high technology firms such as Oracle and Asera. According to ABAG, the number of "high tech" jobs in San Mateo County increased by 13% over the 1990s. ABAG anticipates that the high-tech sector will experience a slight slowdown between 2000 and 2005, increasing by a projected 5%. Within Belmont, the number of jobs are projected to increase by 4.5% or 530 jobs during the five-year period. Although local job growth will be rather limited, an expansion in regional employment will likely impact the housing market in Belmont. Overall job growth in San Mateo County is projected to be 6% during the same time period.

Businesses in the Bay Area create jobs at an increasingly faster rate than new housing is provided to support those jobs. According to Joint Venture: Silicon Valley Network (1998)², this imbalance has long-term regional planning implications. In particular, it escalates housing prices because demand outpaces supply. This problem is compounded by the fact that the region's overall housing stock does not include sufficient numbers of units at price ranges that are commensurate with the income of many households. This affordability crisis especially impacts lower-income renters and first-time homebuyers.

² Joint Venture is a non-profit organization that brings together Silicon Valley stakeholders from business, government, education and the community to solve issues affecting the region.

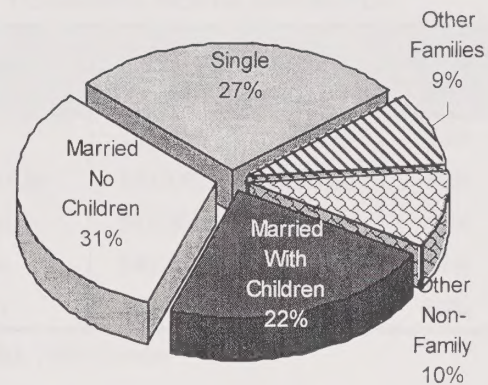
B. Household Characteristics

Household type and size, income levels, the presence of special needs populations, and other household characteristics determine the type of housing needed by residents. This section details the various household characteristics affecting housing needs.

1. Household Type

According to the 2000 Census, Belmont is home to 10,418 households, of which 63% are families (**Chart 2-7**). Family households are comprised of married couple families with or without children as well as other family types, such as female-headed households with children. Non-families, including singles, and other households, make up 37% of households in Belmont. As was the case in 1990, singles comprise 27% of all households in the City. "Other" families and other non-families comprise the remaining 19% of households living within Belmont.

Chart 2-7
Household Type



Household composition in Belmont has remained relatively stable over the 1990s. As shown in **Chart 2-8**, the number of married couple families with children increased 8%. Despite this increase, Belmont's average household size has remained unchanged at 2.35 persons per household. This is due in part to an increase in the number of singles along with decreases in the number of families without children and other families. As a result, Belmont maintained an average household size of 2.35 persons in 2000.

Chart 2-8
Household Characteristics

Household Type	1990		2000		% Change
	Number	Percent	Number	Percent	
Households	10,105	100%	10,418	100%	+3%
Families	6,436	63%	6,547	63%	+2%
Married With Children	2,103	21%	2,264	22%	+8%
Married No Children	3,230	32%	3,211	31%	-1%
Other Families	1,013	10%	982	9%	-3%
Non-Families	3,759	37%	3,871	37%	+3%
Singles	2,729	27%	2,838	27%	+4%
Other	1,030	10%	1,033	10%	0%
Average Household Size	2.35		2.35		0%

Source: 1990, 2000 Census.

2. Household Income

Household income is the most important factor affecting housing opportunity, determining a household's ability to balance housing costs with other basic necessities of life. Income levels can vary considerably among households, based upon tenure, household type, location of residence, and/or race/ethnicity, among other factors.

Chart 2-9 details changes in the median household income for several jurisdictions in San Mateo County. As shown, Belmont's median income increased by 59% over the 1990s and now stands at \$80,905. This increase is similar to increases in the median income of surrounding jurisdictions. As of 2000, Belmont's median income is higher than Redwood City and San Mateo, but lower than Foster City and San Carlos.

Chart 2-9
Household Income Distribution

Jurisdiction	Median Income		Percent Change
	1990	2000	
Belmont	\$50,859	\$80,905	59%
Redwood City	\$42,962	\$66,748	55%
San Carlos	\$54,658	\$88,460	62%
San Mateo	\$42,894	\$64,757	51%
Foster City	\$60,462	\$95,279	58%

Source: 1990, 2000 Census.

In preparing housing elements, State law requires each jurisdiction to analyze the distribution of income in a community. The distribution of income is divided into four categories that are defined in relation to the County median family income (MFI). For the regional housing need purposes, ABAG uses the following income categories:

- Very Low Income: 0 to 50% of MFI or up to \$37,450
- Low Income: 51 to 80% of MFI or up to \$74,900
- Moderate Income: 81-120% of MFI or up to \$89,900
- Upper Income: above 120% of MFI or over \$89,900

Chart 2-10 provides the income distribution of Belmont households. According to ABAG, over half (52%) of all Belmont households earned upper incomes, while 24 percent of households earned moderate income. Meanwhile, 23 percent of households earned very low and low incomes. Lower income households were concentrated among seniors. Approximately 44% of senior households earned lower incomes, comparing to only 12% for small families (two to four persons) and only 15% among large families.

Chart 2-10
Household Income Distribution

Income Group	Percent of Hhlds.	Total Hhlds.
Very Low	16%	1,667
Low	8%	833
Moderate	24%	2,501
Upper	52%	5,417
Total	100%	10,418

Source: ABAG, 1999.

Employment Survey by Income Level

Homeownership is becoming increasingly difficult to achieve, even for middle class working professionals. Traditionally middle class professions have included teachers, police officers, fire fighters, and nurses. Because of high housing prices in Belmont and surrounding areas, some of these professionals are forced to live further away where homes are less costly and have to commute longer distances to their place of work. **Chart 2-11** indicates the mean annual salaries of civic employees in San Mateo County, including teachers, fire fighters, police officers, and librarians.

Chart 2-11
Survey of Salaries in San Mateo County

Occupation	Mean Annual Salary
Teachers – Preschool	\$25,772
Teachers – Elementary School	\$43,150
Teachers – High School	\$48,041
Fire Fighters	\$55,244
Police and Sheriff's Patrol Officers	\$64,177
Librarians	\$51,165

Source: State Employment Development Department (EDD), 2001.

In comparison the City's income distribution noted earlier, the majority of the above positions would be considered to be lower income, if the family had four persons with the aforementioned salary. For families with two wage earners, such as two teachers, the households would be classified as moderate or above moderate-income households.

The Belmont Redevelopment Agency offers a down payment assistance program to help Belmont police officers afford a home. The program provides up to 100% of the down payment for the purchase of a principal residence by a police officer, provided certain qualifications are met, such as the officer will reside in a designated neighborhood in Belmont. Under program, the down payment is forgiven at a rate of 10% per year and carries no interest charges. The continuation and possible expansion of this program to include other civic employees will help the City in addressing its housing needs.

3. Special Needs Groups

Certain groups have greater difficulty in finding decent, affordable housing due to their special circumstances. Special circumstances may be related to one's employment and income, family characteristics, disability, and household characteristics among others. As a result, certain segments of Belmont residents may experience a higher prevalence of lower income, overpayment, overcrowding, or other housing problems.



State Housing Element law states that "special needs" groups include the following: senior households, disabled persons, large households, female-headed households with children, students, homeless persons, and farmworkers. This section provides a discussion of the housing needs facing each group as well as the major programs and services available to address their housing and supportive service needs.

Data from the 1990 and 2000 Census are used to determine the size of a special need group in Belmont. Where needed, recent information from service providers and government agencies is also used to supplement dated Census data. **Chart 2-12** summarizes the special needs groups residing in the community. General programs to address these needs are included in this section and in Chapter 5, the Housing Plan.

Chart 2-12
Special Needs Groups

Special Needs Group	1990		2000	
	Number	Percent of City	Number	Percent of City
Senior Households	1,720	17.0%	2,009	19.3%
Disabled Persons	--	--	3,084	15.7% ¹
Single-Parent Families	465	4.6%	491	4.7%
Large Households	554	5.5%	575	5.5%
College Students	2,790	11.6%	2,016	9.9%
Homeless Persons	--	--	5	<1%
Farm Workers	83	<1% ²	0	<1% ²

Source: 1990 Census; 2000 Census.

Notations:

1. Percent of total persons 21 years and older
2. Percent of total employed persons

Senior Households.

Senior households have special housing needs due to three concerns – income, health care costs, and physical disabilities. According to the 2000 Census, 19% of households were headed by a senior, of which 1,635 were owners and 347 were renters. The needs of seniors vary by tenure. Senior homeowners had relatively low rates of overpayment (14%), but may require assistance in performing home maintenance or repair activities due to their physical disabilities. For senior renters, over 66% overpaid for housing.

The special needs of seniors can be met through a range of services, including congregate care, rent subsidies, shared housing, and housing rehabilitation assistance. For the frail or disabled elderly, housing with architectural design features that accommodate disabilities can help ensure continued independent living arrangements. Elderly with mobility/self care limitation also benefit from transportation alternatives. Senior housing with supportive services can be provided to facilitate independent living.

The County Housing Authority provides Section 8 rental assistance to 18 very low-income households to help them afford rents. Locally, the Twin Pines Senior and Community Center provide services to foster independence and social interaction. Human Investment Project a homesharing service. Project Sentinel provides free information, advice, and assistance for homeowners who have difficulty making their monthly mortgage payments. Project Sentinel also assists owners to avoid foreclosure through payment plans, forbearance agreement, etc.

Disabled Persons.

Disabled persons have special housing needs because of their fixed income, the lack of accessible and affordable housing, and the medical costs of their disability. According to the 2000 Census, 3,084 persons with a disability reside in Belmont, representing 16% of the City's population 21 years old and above. A "disability" refers to a condition lasting over six months which restricts one's work, the ability to work full-time, their mobility or ability to go outside of the home, or their ability to take care of personal needs.

The living arrangement of disabled persons depends on the severity of the disability. Many persons live at home in an independent fashion or with other family members. To maintain independent living, disabled persons may need special assistance. This can include special housing design features for the disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions among others. Services can be provided by public or private agencies.

Located in Belmont, the Center for Independence of the Disabled (CID) offers a variety of services for adults with disabilities, including: home accessibility modifications, Americans with Disabilities Act training and consultation, personal counseling, financial benefits counseling, information and referral, shopping assistance, and money management. Over the past decade, the Belmont Redevelopment Agency has assisted in the financing and the development of residential projects for the disabled population, including such projects as Crestview Group Home, Belmont House, and the Horizons development.

Large Households.

Large households are defined as households with five or more members in the unit. Large households comprise a special need group because of their need for larger units, which are often in limited supply and therefore command higher rents. In order to save for other basic necessities of food, clothing and medical care, it is common for lower income large households to reside in smaller units, frequently resulting in overcrowding. Belmont is home to 575 large households, of which 149 are renters.

The housing needs of large households are typically met through larger units. Belmont has 4,915 owner-occupied units and 491 rental units with three or more bedrooms that could reasonably accommodate large families without overcrowding. However, because the vast majority of these units are single-family homes and are also expensive, overcrowding is more prevalent among large families. In 1990, 36% of large renter households and 6% of large owner households lived in overcrowded conditions.

To address overcrowding, communities can provide incentives for developers to build larger apartments with three or more bedrooms that can accommodate larger households. Oftentimes, the shortage of large rental units can be alleviated through the provision of affordable ownership housing, such as condominiums coupled with homeownership assistance. For communities with limited vacant land such as Belmont, the allowance of second units and room additions may be more feasible alternatives.

Single-Parent Families.

Single parents, in particular, women often require special consideration and assistance as a result of their greater need for affordable housing, accessible day care, health care, and other supportive services. Because of their relatively lower incomes and higher living expenses due to their children, these households usually have more limited opportunities for finding affordable, decent, and safe housing.

The City of Belmont is home to an estimated 491 single-parents, of which 344 are female-headed households with children under age 18 (2000 Census). These households are a particularly vulnerable group because they must balance the needs of their children with work. As a result, a disproportionate number of female-headed families with children live in poverty. In addition, it is important to note that single men with dependent children also are a sizable portion of single parents living in Belmont.

A vulnerable subgroup of single parent families is "subfamilies" with children. Subfamilies with children include single parents or grandparents with children who are living with another family. The City is home to 29 single-parent subfamilies with children (2000 Census). Although income statistics are not available for this group, they are vulnerable to the point that they must double up to save income for other basic necessities. In some cases, subfamilies also double up to share in child rearing responsibilities.

College Students.

Students have special housing needs due to limited income and financial resources. Many students, who attend community colleges part-time, work full-time jobs, while full-time students often work less. In either case, students often earn low incomes, pay more than half their income for housing, and/or may double up to afford rents. According to the 1990 Census, 2,790 persons living in Belmont were enrolled in an institution of higher learning. However, by the 2000 Census, this number declined to 2,009 persons.

Belmont is home to the Notre Dame de Namur University with an enrollment of over 1,700. The College offers two types of on-campus housing: residence halls and apartments. There are two coeducational residence halls and three apartment buildings (with a total of 36 independent units). Approximately 42% of the College's 900+ undergraduates and 67% of freshmen live on campus. The College maintains an "Off Campus Housing Database" to help students locate housing in nearby apartments, guest houses, and rooms in private homes.

Notre Dame de Namur University projects a considerable increase in new students by 2010. To meet the housing needs of projected increases in enrollment, the College has prepared a master plan. The Master Plan calls for the construction of a new 200-bed residence hall by 2003 and a 100-bed residence hall by 2007. These housing resources will supplement the existing two dorms (100-beds each) and 3 apartment projects (36 units). This will help alleviate the difficulties of students finding affordable homes in the community.

Farmworkers.

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural labor. They have special housing needs because of their relatively low income and the unstable nature of their job (i.e. having to move throughout the year from one harvest to the next). According to the 1990 Census, there were 83 Belmont residents employed in farming, forestry, and fishing occupations. By 2000, no persons in this occupation category lived in Belmont. Given that there are so few persons employed in agricultural-related industries, the City can address their housing needs through its overall affordable housing programs.

Homeless Persons.

The 1990 Census documented 5 homeless persons in Belmont, all of whom were staying at a temporary shelter. This, however, is likely to be an undercount. It has been widely acknowledged that the methodology used in the 1990 Census to count the number of homeless resulted in substantial undercounting of the homeless in many jurisdictions.

The County of San Mateo provides an integrated "Continuum of Care" approach to provide housing and supportive services to the homeless population. The Plan provides for three types of facilities to meet the needs of homeless individuals and families:

- **Emergency Shelter:** provides overnight shelter and fulfills a client's basic needs (i.e. food, clothing, medical care) either on-site or through off-site services.
- **Transitional Housing:** a residence that provides housing for up to two years. Residents of transitional housing are usually connected to rehabilitative services.
- **Permanent Housing:** refers to housing that is affordable, service-enriched, and allows formerly homeless clients to live at the facility on an indefinite basis.

No emergency shelters and transitional housing facilities are located in Belmont. However, several regional facilities serve the homeless in the area (**Chart 2-13**). The City of Belmont supports the provision of homeless services by funding the Human Investment Project (HIP), Battered Women's Shelter, and Samaritan House. The City contributes between \$3,000 and \$4,000 annually to the Samaritan House, a large non-profit organization based in San Mateo.

Chart 2-13
Homeless Facilities Around Belmont

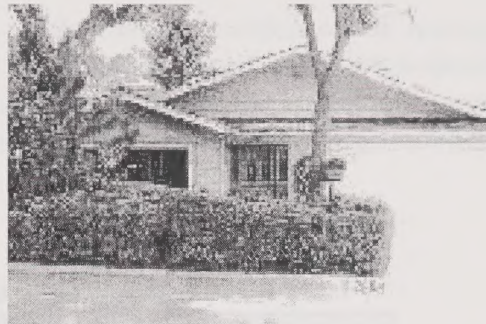
Facility	Beds	Facility		
		Clients	Type	Location
Redwood Family House	9	Families	Transitional housing	Redwood City
Maple Street Shelter	74	Single men & women	Emergency shelter/ transitional housing	Redwood City
Samaritan House	100	Single men & women	Emergency shelter	San Mateo

Sources: Shelternetwork.org, 2001; San Mateo County Human Services Agency, Center on Homelessness, 2001.

The Samaritan House provides a broad range of services to lower income residents in San Mateo County. Food, clothing, furniture, housing and health services are all provided free of charge to clients. Over 15,000 County residents seek assistance from Samaritan House annually, the vast majority from San Mateo. Samaritan House staff estimates that between 400 and 500 Belmont residents are served by its free dining halls annually.

C. Housing Stock Characteristics

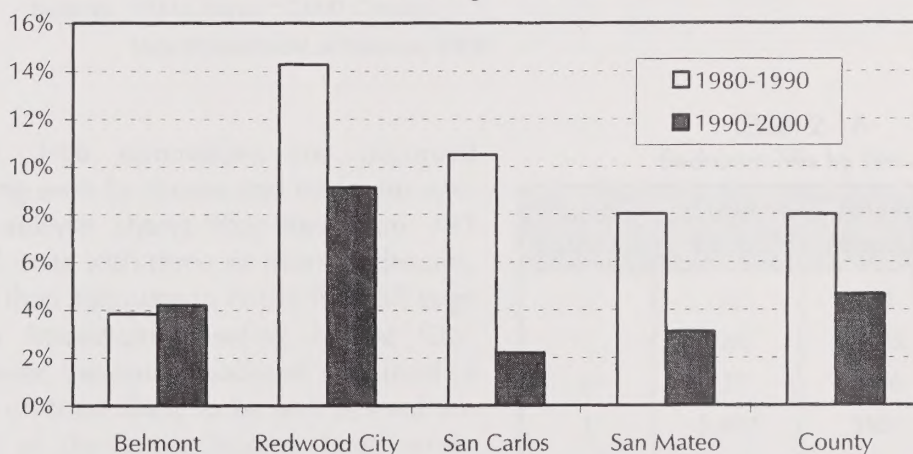
This section of the Housing Element addresses various housing characteristics and conditions that affect the well-being of City residents. Housing factors evaluated include the following: housing stock and growth rates, tenure and vacancy rates, the age and condition of housing, housing costs, and affordability, among others. Programs to improve the availability and condition of housing are detailed in Chapter 5, the Housing Plan.



1. Housing Growth

Residential development activity in Belmont has been limited over the past few decades, primarily because of the declining amount of vacant land available for development. Between 1980 and 2000, the housing stock in Belmont has increased by approximately 4% each decade. As of January 2000, there were 10,769 housing units in the City. In contrast, nearby communities of Redwood City, San Carlos, and San Mateo experienced considerably less housing growth in the 1990s than in the 1980s, reflecting in part the economic recession of the early to mid-1990s.

Chart 2-14
Housing Growth



According to the Association of Bay Area Governments, Belmont is not anticipated to grow appreciably over the next decade. The City's regional housing needs determination is only 317 units for the 2001-2006 planning period. Given the limited amount of vacant land available for new development, the majority of new housing will occur in the commercial zones and on institutional land uses throughout the community.

2. Housing Type and Tenure

With very limited housing growth occurring in the 1990s, the composition of the housing stock is essentially the same as that ten years ago. As shown in **Chart 2-15**, single-family detached homes and multi-family dwelling units comprise 63% and 37% of the housing stock, respectively. Over the past decade, the City's homeownership rate increased from 58% to 60%, mirroring a similar increase Countywide.

Chart 2-15
Changes in Housing Stock

Housing Type	1990		2000	
	No. of Units	% of Total	No. of Units	% of Total
Single-Family	6,501	63%	6,653	63%
Detached	6,113	59%	6,256	59%
Attached	388	4%	398	4%
Multi Family	3,830	37%	3,919	37%
2-4 Units	228	2%	233	2%
5+ Units	3,602	35%	3,686	35%
Mobile Homes	4	0%	5	0%
Rented	4,213	42%	4,148	40%
Vacant Units	215	2.1%	159	*1.5%
Total Units	10,335	--	10,577	--

Sources: 1990 Census; * 2000 Census.

State Department of Finance, 2000;

Chart 2-16 summarizes the occupied housing units by tenure and bedroom size. This analysis shows that there are 491 rental units with three or more bedrooms, more than adequate to house the 137 large renter households residing in the City. However, the rents associated with most of these units are likely to be well beyond the reach of the lower income large renter households. The housing need for larger units coupled with higher rents is reflected in the City's relatively high overcrowding rate for large renter households.

Chart 2-16
Bedroom Mix by Tenure

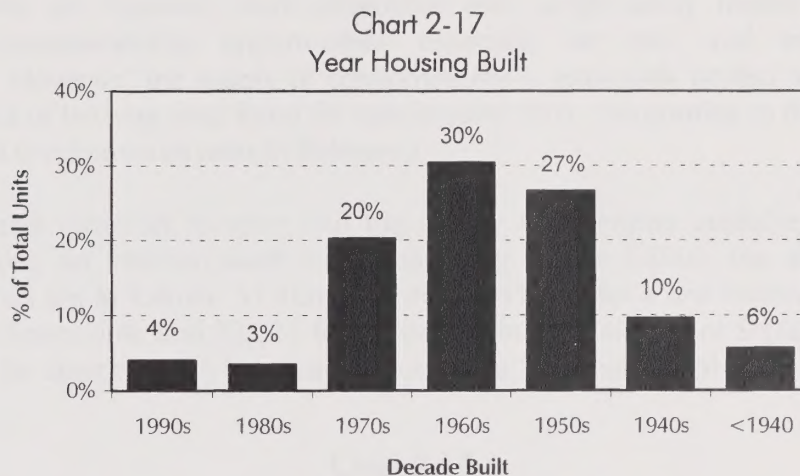
# Bed-rooms	Owned Units	Rental Units	Total
0	12	470	482
1	238	1,876	2,114
2	727	1,376	2,103
3	3,282	398	3,680
4	1,253	84	1,337
5+	380	9	389
Total	5,892	4,213	10,105

Source: 1990 Census.

3. Housing Age and Condition

Housing age is an important indicator of housing condition within a community. Like any other tangible asset, housing will gradually deteriorate over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Thus maintaining and improving housing quality is an important goal for the City.

As of 2000, approximately 72% of the City's housing is over 30 years old and 15% is over 50 years old. A general rule in the housing industry is that structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain their quality. Homes older than 50 years, unless properly maintained, require major renovations to keep the home in good working order. Homes older than 70 years have often exceeded their useful life, unless improvements have been made to major subsystems.



In order to help preserve and maintain the functional use of homes and the quality of life in neighborhoods, the City administers a Code Enforcement Program. Code enforcement staff investigates violations of property and building maintenance standards as defined in the Municipal Code as well as various other complaints. Most code violations are relatively minor in nature and pertain to property maintenance concerns. There has been no record of building structural problems in Belmont in recent years.

To encourage reinvestment in housing, the City offers an Owner Occupied Rehabilitation Assistance Program. Under this program, qualified homeowners receive a ten-year, no-interest rehabilitation loan to correct structural, health and safety deficiencies and make cosmetic improvements. The maximum loan amount is \$15,000. A minimum of 75% of the loan must be used to correct structural and/or health and safety deficiencies and a maximum of 25% may be used for cosmetic improvements.

4. Housing Costs and Affordability

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher prevalence of overpayment and overcrowding. This section summarizes the cost and affordability of the housing stock to Belmont residents.

Sales and Rental Survey

Chart 2-18 provides a summary of the sales and rental prices of housing in Belmont. During 2000, a total of 113 single-family homes were sold in Belmont, of which the majority (88) were either three- or four-bedroom units. The median price for a home is quite high as in most Bay Area communities, ranging from \$512,500 for a two-bedroom unit, \$620,000 for a three-bedroom unit, to \$795,000 for a four-bedroom unit.

Condominiums are typically more affordable than single-family homes and represent alternative homeownership opportunities, especially for low- and moderate-income households. However, the supply of condominiums is extremely limited in Belmont, with only a handful of housing units listed for sale in early 2001. (According to the 1990 Census, there are 570 condominium units in Belmont.)

Apartment rents range by location and the quality of amenities available. According to Spingstreet.com, an internet-based rental marketing service (2001), the average rents for apartment units are as follows: \$1,100 for a studio, \$1,406 for a one-bedroom unit, \$1,737 for a two-bedroom unit, and \$2,021 for a three-bedroom unit. As of September 2000, the vacancy rate for apartments in San Mateo County was 3% (RealFACTS).

Chart 2-18
Market Home Sales and Apartment Rents

	Bdrms	Units	Range	Median
Homes¹	2	19	\$170,500 - \$831,000	\$512,500
	3	67	\$235,000 - \$1,175,000	\$620,000
	4	21	\$425,000 - \$1,350,000	\$795,000
	5+	4	\$460,000 - \$975,000	\$750,000
	Bdrms	Bldgs	Range	Median
Rentals³	Studio	4	\$1,025 - \$1,200	\$1,088
	1	15	\$1,100 - \$1,850	\$1,425
	2	17	\$1,300 - \$2,300	\$1,600
	3	7	\$1,595 - \$2,700	\$2,050

Sources: ¹ Dataquick (2000); ² Realtor.com (2001); ³ Springstreet.com (2001)

Housing Affordability

Housing affordability can be inferred by comparing the cost of renting or owning a home in Belmont with the maximum affordable housing costs to households which earn different income levels. The Department of Housing and Urban Development (HUD) conducts annual household income surveys to determine the maximum affordable payments of different households and their eligibility for federal housing assistance. In evaluating affordability, the maximum affordable price refers to the maximum amount that could be paid by households in the top of their respective income category. Households in the lower end of each category (e.g., 25% of MFI) will experience some level of overpayment.

Chart 2-19 below shows the annual income for very low, low, and moderate-income households by household size and the maximum affordable housing payment based on the federal standard of 30% of household income. Standard housing costs for utilities, taxes, and property insurance are also shown. From these income and housing cost figures, the maximum affordable home price and rent is determined.

Chart 2-19
Housing Affordability Matrix (2000)

Income Group	Income Levels		Maximum Affordable Price	
	Annual Income	Affordable Payment	Ownership	Rental
Very Low				
One Person	\$26,200	\$665	\$68,000	\$605
Small Family	\$33,700	\$843	\$82,000	\$743
Large Family	\$40,450	\$1,011	\$93,000	\$861
Low				
One Person	\$40,800	\$1,020	\$129,000	\$970
Small Family	\$52,500	\$1,313	\$161,000	\$1,213
Large Family	\$63,000	\$1,575	\$188,000	\$1,425
Moderate				
One Person	\$62,950	\$1,574	\$221,000	\$1,524
Small Family	\$80,900	\$2,023	\$279,000	\$1,923
Large Family	\$97,100	\$2,428	\$330,000	\$2,278

Notations:

1. Small Family = 3 persons; Large Families = 5 or more persons
2. Monthly affordable rent based on total payments not exceeding 30% of household income, including utilities of \$50 for one person, \$100 for small family and \$150 for a large family
3. Property Taxes and Insurance based on averages for the region.
4. Affordable home price is based on down payment of 10%, annual interest of 7%, a 30-year mortgage, and monthly payment of 30% of gross household income. Also includes allowance of \$200 per month for property taxes and insurance.

Affordability by Household Income

The previous chart showed the maximum amount that a household can pay for housing each month (e.g., rent, mortgage and utilities) without exceeding the 30% income-housing cost threshold for overpayment. This amount can be compared to current market prices for single-family homes, condominiums, and apartments to determine what types of housing opportunities a household can afford.

- **Very Low-Income Households.** Very low-income households earn 50% or less of the County median family income -- between \$26,200 and \$40,450 depending on the size of the family. Given the very high costs of single-family homes and condominiums in Belmont, very low-income households could not afford a single-family home or condominium and are limited to the rental housing market.

Average apartment rents in Belmont are as follows: \$1,088 for a studio, \$1,425 for a one-bedroom unit, \$1,600 for a two-bedroom unit, and over \$2,000 for a three-bedroom apartment. After deductions for utilities, a very low-income household can only afford to pay \$605 to \$861 in rent per month, depending on the family's size. In practical terms, this means that a very-low income household cannot afford an average priced studio without severe overpayment or doubling up.

- **Low-Income Households.** Low-income households earn 80% or less of the County's median family income -- between \$40,800 to \$63,000 depending on the family's size. The maximum affordable home price for a low-income household ranges from \$129,000 to \$188,000 depending on family size. Based on the sales data presented earlier, low-income households cannot afford the median sales price for a home or condominium and are also limited to finding units in the rental market.

After deductions for utilities, a low-income household can afford to pay \$970 to \$1,425 in rent per month, depending on family size. To rent a studio, a one-person household would have to overpay. Small families (2 to 4 persons) would also have to overpay for an adequately sized (two-bedroom or more) apartment. While large renter families could possibly afford some three-unit rentals, it appears that many are too expensive, forcing large families to overpay and overcrowd for an apartment.

- **Moderate-Income Households.** Moderate-income households earn 81% to 120% of the County's median family income -- between \$62,950 to \$97,100 depending on the family's size. The maximum affordable home price ranges from \$221,000 for a one-person household to \$330,000 for a five-person family. One-person households and small families can theoretically afford a limited number of two- to three-bedroom single-family homes given an appropriate-sized downpayment. Large families can afford a few three-bedroom homes, but will have to overpay for larger units (four or more bedrooms).

With a maximum affordable rent payment of between \$1,524 and \$2,278 per month, moderate-income households can afford many of the apartment units listed for rent.

5. Assisted Housing At-Risk of Conversion

Governmental-assisted housing is often a significant source of affordable housing in many communities. This section identifies publicly assisted rental housing in Belmont, evaluates their potential to convert to market rate units between 2001 and 2011, and analyzes the cost to preserve those units. Resources for the preservation/replacement of the at-risk units are described in Chapter 4 of the Element and housing programs to address preservation of these units are provided in Chapter 5.

Assisted Housing Inventory.

A total of eight assisted housing developments offering 223 affordable units are located in Belmont (**Chart 2-20**). Four of these projects are group homes developed for persons with disabilities. Two assisted projects are federally-assisted rental developments: the 164-unit Bonnie Brae Terrace and 24-unit Horizons.

Chart 2-20
Inventory of Publicly-Assisted Housing Projects

Project Name	Total Units and Affordability	Family Type	Funding Source(s)	Expiration of Affordability
Bonnie Brae Terrace	164 (all)	Disabled; Elderly	Section 8; Section 236/202	July 2003; September 2011
Horizons	24 (all)	Families; Disabled	Section 8; City RDA; Section 202/811	2013; 2039; January 2000
Belmont House	6 (all)	Disabled	City RDA	Not At-risk
Crestview Group Home	6 (all)	Disabled	County CDBG & State deferred loan; City RDA;	2016 (Not At-risk)
Hiller Street Group Home	6 (all)	Disabled; abused children	County CDBG deferred loan	Not At-risk
North Road Group Home	8 (all)	Disabled	County CDBG deferred loan	Not At-risk
Sterling Point	48 (7)	First-time home-buyers	City RDA	2039 (Not At-risk)
Waltermire Apartments	10 (2)	Families	City RDA	2039 (Not At-risk)

Sources: Office of Housing, Human Services Agency, San Mateo County, February 2001;
Belmont Redevelopment Agency (RDA), 2001.

Loss of Assisted Housing

Initial review of available records suggests that Bonnie Brae Terrace and Horizons may be at risk of losing their affordability controls sometime between 2001 and 2011. This is because both projects maintain Section 8 subsidies that could expire. However, further research indicates that the projects were developed by non-profit organizations and/or have long-term affordability controls. These two projects are described below.

- **Section 8 Projects:** Bonnie Brae Terrace is a HUD-subsidized project owned by The Lesley Foundation. The 20-year project-based Section 8 contract expires in 2003 and the Section 236/202 mortgage matures in 2011. The Lesley Foundation is a non-profit organization committed to the provision of affordable housing for low- and moderate-income seniors, and has indicated that it will maintain the project as an affordable senior development indefinitely. Rental rates are significantly lower than market rates, ranging from \$635 to \$710 for a studio and \$877 for a one-bedroom unit. This development is therefore not at risk of conversion to market rates.
- Horizons is a 24-unit apartment complex for developmentally disabled persons. Development of the project involved a partnership between the Belmont Redevelopment Agency (RDA), federal Department of Housing and Urban Development (HUD), and Mid-Peninsula Housing Coalition (a non-profit organization). The Redevelopment Agency provided a \$380,000 long-term loan and HUD provided a \$2.1 million capital advance. The units are income restricted by deed restrictions for very low-income households until the year 2039. Due to funding restrictions, Horizons is not at risk of conversion during the 2001-2011 period.
- **Other Government funded projects:** San Mateo County provided CDBG funds to finance the construction of Crestview, Hiller Street, and North Road group homes – providing 20 affordable units for very low-income disabled persons. The earliest expiration date is 2016 for the Crestview Home and the others are not at risk. Crestview was developed through a partnership between the Redevelopment Agency, San Mateo County Housing Authority, and Housing for Independent People (HIP), a non-profit housing provider. In 1990, the Agency provided a loan and the County contributed funds for the purchase and conversion of a single-family home to a six-bed residential care facility for disabled children from low-income families.

The Redevelopment Agency has also funded the Belmont House, Sterling Point, and Waltermire Apartments. Belmont House was completed in 1995 as the first six-bed hospice in San Mateo County. This facility is restricted to very low-income households and is not at risk of conversion. Sterling Point is a 48-unit townhome development that includes seven moderate-income units. The Redevelopment Agency, in cooperation with a for-profit developer, sponsored a first-time homebuyer program for the seven moderate-income units. Constructed in 1992, Six Thirty One Waltermire is a 10-unit apartment building that offers two units to moderate-income households. The earliest conversion date for these two projects is 2039.

Preservation and Replacement Options

To maintain the existing affordable housing stock, the City must either preserve the assisted units or facilitate development through one of three means: 1) provision of rental assistance to tenants using non-federal funds; 2) purchase of affordability covenants; 3) transfer of ownership to a nonprofit; and 4) construction of replacement units. Although the Lesley Foundation indicates that Bonnie Brae Terrace will remain affordable indefinitely, options to preserve or replace the project are analyzed below in the event of a potential conversion.

As shown in **Chart 2-21**, the current market value of the 164 units in Bonnie Brae Terrace is \$20.4 million, based on the project's potential annual income, and operating and maintenance expenses. Market value for the project is based on current market rents of \$1,088 for a 500 square foot studio and \$1,425 for a 720 square foot one-bedroom unit. Vacancy costs are assumed to be zero as the project is currently fully occupied. Finally, the annual operating expense per square foot is estimated to be \$4.00.

Chart 2-21
Market Value of Bonnie Brae Terrace

Project Information	Total
Studio Units	150
1-bedroom Units	14
Annual Operating Cost	\$340,320
Annual Gross Income	\$2,917,800
Net Annual Income	\$1,857,480
Estimated Market Value	\$20,432,280

Notes:

Market value = Annual net project income x factor of 11 for a building in moderate condition.

Option 2. Rental Assistance: Rental

subsidies using non-federal (State, local or other) funding sources can be used to maintain affordability of the 150 studio and 14 1-bedroom affordable units. These rent subsidies can be structured to mirror the federal Section 8 program. Under Section 8, HUD pays the difference between what tenants can pay (defined as 30% of household income) and what HUD estimates as the fair market rent (FMR) on the unit. In San Mateo County, the fair market rent (2001) is determined to be \$891 for a studio and \$1,154 for a one-bedroom unit. A one-person very low income household can afford \$669-694 per month in rent. Thus, the total amount to subsidy required is \$197 to \$485 per month per unit. Altogether, the total cost of providing rent subsidies for 164 units is \$36,382 per month or \$436,572 annually. The feasibility of this alternative depends upon the availability of non-federal funds to subsidize rents and the willingness of property owners to accept rental vouchers.

3) Purchase of Affordability Covenants: Another option to preserve the units is to provide an incentive package to the owner to maintain the project as affordable housing. Incentives could include writing down the interest rate on the remaining loan or supplementing the Section 8 subsidy received to market levels. The feasibility of this option depends on whether the complex is too highly leveraged. By providing lump sum financial incentives or on-going subsidies in rents or reduced mortgage interest rates to the owner, the City can ensure that some or all of the units remain affordable.

4) Transfer of Ownership: Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, low-income restrictions can be secured indefinitely and the project would become potentially eligible for a greater range of governmental assistance. Even though Bonnie Brae Terrace is owned by a non-profit organization, transfer of ownership to another non-profit developer with greater administrative capacity and resources is a possibility.

5) Construction of Replacement Units: The construction of new low-income housing units is a means of replacing at-risk units that convert to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units, number of bedrooms, location, land costs, and type of construction. Assuming an average construction cost of \$100,000 per unit, it would cost approximately \$16.4 million (excluding land costs) to construct 164 new assisted units. Including land costs, the total costs to develop replacement units will be significantly higher.

In summary, this analysis estimates the cost of preserving the at-risk units. The cost of acquiring the projects and transferring ownership to another non-profit organization is high (\$20.4 million). In comparison, the annual costs of providing rental subsidies to preserve the 164 assisted units are lower (\$436,572), but long-term affordability of the units cannot be ensured in this manner. The option of constructing 164 replacement units is costly (\$16.4 million, excluding land costs) and constrained by a variety of factors, including growing scarcity of land, rising land costs, and potential community opposition. The best option to preserve the at-risk units appears to be the purchase of affordability covenants. This option would likely require the participation of the Belmont RDA and the use of its set-aside funds.

The City is committed to the preservation of affordable housing in Belmont. The Housing Plan section of this Housing Element specifically establishes Policy 3.3 and Program 5 to support the preservation of affordable housing in the City.

D. Regional Housing Needs Determination

All regional councils of governments, including the Association of Bay Area Governments (ABAG) are required to determine the existing and projected housing need for its region (Government Code Section 65580 et. seq.). ABAG also is authorized to determine the "fair share" portion to be allocated to each jurisdiction within the region. This process is called the Regional Housing Needs Determination (RHND).

1. Existing Housing Needs

A continuing priority of communities is enhancing or maintaining their quality of life. A key measure of quality of life in a community is the extent of "housing problems." HUD has developed an existing need statement that details the number of households earning low-income, living in overcrowded conditions, or paying high costs for housing. As summarized below in **Chart 2-23**, these housing problems are defined below:

- ✓ **Lower Income:** Refers to a household earning less than 80% of the median family income (MFI), as adjusted by family size. For a four-person household, the median income was \$74,900 for the San Mateo County in 2000.
- ✓ **Overcrowding:** Refers to a housing unit which is occupied by more than one person per room, excluding kitchens, bathrooms, hallways, and porches, as defined by HUD.
- ✓ **Overpayment:** Refers to a household paying 30% or more of its gross income for rent (either mortgage or rent), including costs for utilities, property insurance, and real estate taxes as defined by HUD.

The prevalence of overcrowding and overpayment is particularly higher among lower-income households, because they have less income for housing costs. Chart 2-22 below documents the prevalence of lower income households in Belmont, and the prevalence of overcrowding and overpayment among those households. Initial estimates from the 20000 Census show that the rates of overpayment and overcrowding appear to be unchanged.

Chart 2-22
Housing Problems

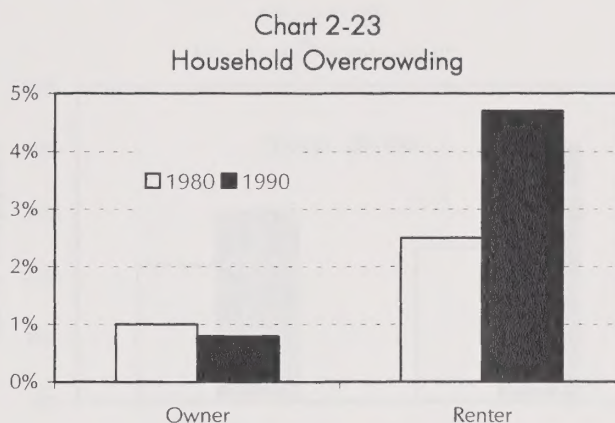
Family Type	Lower Income	Lower Income	
		Overcrowding	Overpayment
Total	21%	4%	69%
Seniors (62 and over)	44%	0%	51%
Small Families (2-4)	12%	7%	79%
Large Families (5+)	15%	44%	96%
Others	23%	2%	82%

Source: Comprehensive Housing Affordability Strategy (CHAS), 1994.

Overcrowding

Overcrowding occurs when housing costs are so high relative to income that families double up to devote income to other basic needs of food and medical care. Overcrowding also tends to result in accelerated deterioration of homes, a shortage of street parking, and additional traffic. Therefore, maintaining a reasonable level of occupancy and alleviating overcrowding are critical to enhancing the quality of life.

The level of overcrowding in Belmont remained relatively unchanged between 1980 and 1990, at approximately 2%. In comparison, the overcrowding rate in San Mateo County was 9% in 1990. As indicated in **Chart 2-23**, the overcrowding rate for renters increased from 2.5% in 1980 to nearly 5% in 1990, while the rate for owners declined slightly to below 1%.



Overcrowding rates also vary significantly by income, type, and size of household. Generally, lower income households and large families experience a disproportionate share of overcrowding, which is also the case in Belmont. Large family renter households have the highest overcrowding rate at 36% (**Chart 2-24**). This appears to be due to that fact that large rental units are generally not affordable to lower income large household renters, and large homes are not affordable to moderate-income families.

Chart 2-24
Household Overcrowding Profile

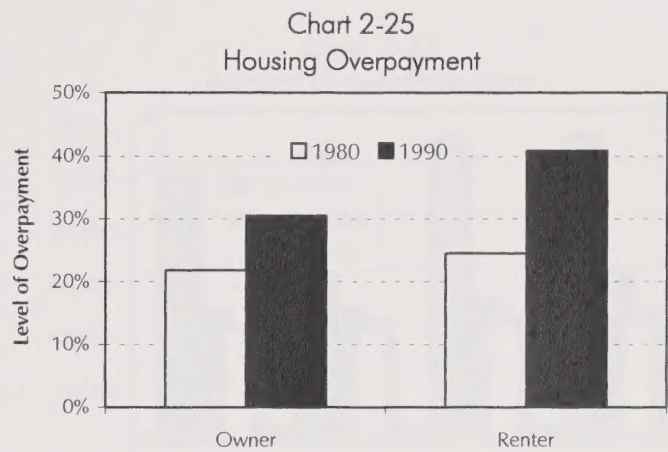
Family Type	All Households	Owner Households	Renter Households	Lower Income Households
Total	2%	1%	5%	4%
Seniors	0%	0%	0%	0%
Small Families	2%	1%	7%	7%
Large Families	14%	6%	36%	44%
Others	2%	0%	3%	2%

Source: Comprehensive Housing Affordability Strategy (CHAS), 1994.

Overpayment

Housing overpayment occurs when housing costs increase faster than income. Like most urban communities in California, it is not uncommon to overpay for housing. However, to the extent that overpayment is often disproportionately concentrated among the most vulnerable members of the community, maintaining a reasonable level of housing cost burden is an important contributor to quality of life.

Housing overpayment is a significant problem in the Bay Area, where many households pay a substantial portion of their income for housing. In the 1980s, housing overpayment for Belmont residents increased from 23% in 1980 to 35% by 1990 (Chart 2-25). During this period, the share of homeowners overpaying rose from 22% to 30%, while the overpayment rate among renter households increased from 25% to 41%.



Housing overpayment also varies significantly by income, household type and size. Renters are more likely to overpay than owners, with 41% of renters overpaying in 1990 comparing to 30% of owners. Nearly 70% of all lower income households overpay for housing. By household type, large families have the highest overpayment rate at 41%. Of particular note, 96% of lower income large family households overpay for housing. Chart 2-26 summarizes the prevalence of overpayment by household type and size.

Chart 2-26
Household Overpayment Profile

Family Type	All Households	Owner Households	Renter Households	Lower Income Households
Total	35%	30%	41%	69%
Seniors	28%	14%	66%	51%
Small Families	35%	33%	39%	79%
Large Families	41%	39%	46%	96%
Others	38%	45%	36%	82%

Source: Comprehensive Housing Affordability Strategy (CHAS), 1994.

2. Future Housing Need

Every five years, the Housing Element cycle is initiated by the preparation of the regional housing needs determination process. The State Department of Housing and Community Development develops statewide projections of housing need and assigns a portion to each regional council of governments. For the Bay Area, the Association of Bay Area of Governments (ABAG) then apportions the projected need to jurisdictions.

In 1999, ABAG developed its Regional Housing Needs Determination (RHND) based upon forecasts contained in *Projections 2000: Forecasts for the San Francisco Bay Area to the Year 2020*. This document contains population, employment and household forecasts for communities in the Bay Area from 2000 through the year 2020. ABAG's demographic projections also form the basis for determining transportation planning needs. Projections for Belmont are displayed in **Chart 2-27**.

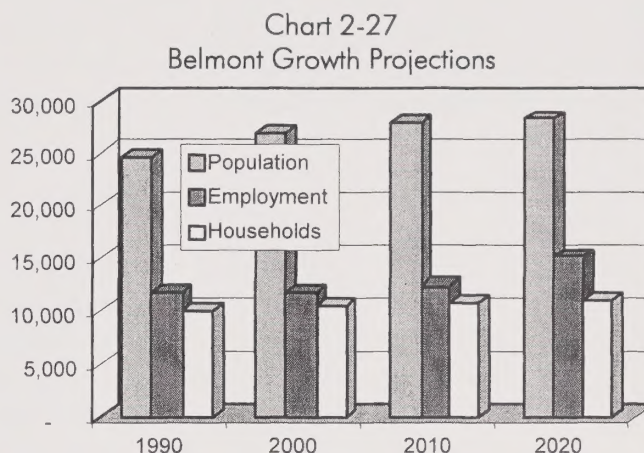


Chart 2-28 provides a breakdown of Belmont's share of regional housing needs by four affordability levels/income categories: very low, low, moderate, and above moderate. As indicated, the City's share of regional housing needs is a total of 317 new units over the 1999-2006 planning period. Through this Housing Element, the City is required to demonstrate the availability of adequate sites to accommodate these new units.

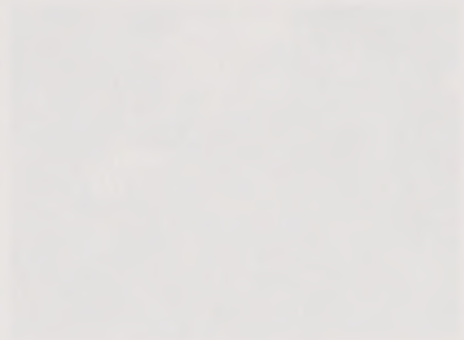
Chart 2-28
Belmont's Share of Regional Housing Needs

Income Group (% of County MFI)	Income Threshold for 4-person household (2000)	RHND Allocation	
		Percentage	Units
Very Low (50% or less)	<\$37,450	18%	57
Low (51 to 80%)	\$37,450-\$58,300	9%	30
Moderate (81%-120%)	\$58,300-\$89,900	25%	80
Above Moderate (120%+)	\$89,900+	47%	150
Total		100%	317

Sources: Association of Bay Area Governments, November 2000
State Department of Housing and Community Development

HOUSING CONSTRAINTS

The provision of affordable and affordable housing is a complex issue that involves many different stakeholders, including local government, housing providers, and the community. This document outlines the key issues and challenges associated with providing affordable housing, and provides a framework for addressing these issues.



A. Market Constraints

One of the main constraints on the provision of affordable housing is the high cost of land and construction. This is particularly true in urban areas, where land is scarce and expensive. As a result, the cost of new housing is often high, making it difficult for many people to afford.

B. Development Constraints

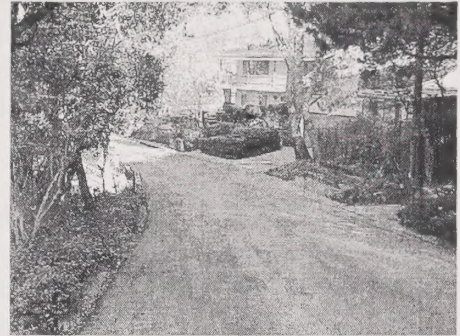
Another major constraint on the provision of affordable housing is the lack of suitable sites for development. This is often due to zoning regulations that restrict the types of housing that can be built in certain areas. Additionally, the cost of infrastructure and services can be a significant barrier to development.

A third major constraint on the provision of affordable housing is the lack of affordable financing options. This is often due to the high risk associated with affordable housing, which makes it difficult for private investors to finance. As a result, many affordable housing projects are funded through government subsidies or other public sources.

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Finally, a major constraint on the provision of affordable housing is the lack of political will. This is often due to the fact that affordable housing is often seen as a burden on taxpayers, rather than a right. As a result, many local governments are reluctant to take the steps necessary to address the housing needs of their communities.

The provision of adequate and affordable housing opportunities is an important goal of the City. However, various factors can potentially encourage or constrain the development, maintenance, and improvement of housing in Belmont. These potential constraints include market mechanisms, government codes, and physical and environmental constraints. This section addresses potential constraints in Belmont, while Chapter 5 sets forth programs to mitigate or remove actual constraints to providing and maintaining housing in Belmont



A. Market Constraints

Land costs, construction costs, and market financing contribute to the cost of housing reinvestment, and can potentially hinder the production of new affordable housing. Although many constraints are driven by market conditions, jurisdictions have some leverage in instituting policies and programs to addressing the constraints. This section analyzes these constraints as well as the activities that a jurisdiction can undertake.

1. Development Costs

Construction costs vary widely according to the type of development, with multi-family housing generally less expensive to construct than single-family homes. However, there is wide variation within each construction type depending on the size of unit and the number and quality of amenities provided, such as fireplaces, swimming pools, and interior fixtures among others. Land costs may vary depending on whether the site is vacant or has an existing use which must be removed.

According to the San Mateo County Consolidated Plan, construction costs for a wood frame single-family home range from \$67 to \$92 per square foot, excluding land. For example, a 2,000-square foot home could cost \$134,000 to \$184,000 to construct. For multi-family projects, construction costs vary from \$67 to \$82 per square foot for wood frame projects and from \$72 to \$88 for masonry construction. For example, the construction costs for a 1,000-square foot apartment unit could range between \$67,000 and \$82,000.

Another key component is the price of raw land and any necessary improvements. The diminishing supply of residential land combined with a fairly high demand for such development keeps land cost high in cities across the Bay Area. Based on recent land sales, land prices in Belmont range from \$30 to \$45 per square foot for vacant individual lots and from \$55 to \$65 per square foot for hillside and view lots. A vacant one-acre, multi-family zoned property has been appraised at \$50 per square foot.

2. Mortgage and Rehabilitation Financing

The availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose the disposition of loan applications by the income, gender, and race of the applicants. **Chart 3-1** summarizes the disposition of loan applications submitted to financial institutions for home purchase and home improvement loans in Belmont.

- **Home Purchase Loans.** In Belmont, 656 households applied for conventional loans to purchase homes in 1999. Of that total, 83% of applicants were upper-income households, 10% were moderate-income, and 3% were lower-income households. As expected, approval rates for home purchase loans vary by household income. The approval rate increased from 68% for lower income households, to 77% for moderate-income households to 88% for upper income households. No applications were submitted for home purchases in Belmont through government-assisted loans.
- **Home Improvement Loans.** A total of 100 Belmont households applied for home improvement loans in 1999. Nearly all applications (97) were for conventional loans, with the remaining government-backed loans. The approval rate for conventional home improvement loans ranged from 80% to 89%, depending upon household income, and were slightly higher than for home purchase loans. Such high approval rates suggest that homeowners in Belmont have a reasonably good chance of securing loans for home improvement activities.

Chart 3-1
Disposition of Conventional Home Loans

Applicant Income	Home Purchase Loans			Home Improvement Loans		
	Total	Approved	Denied	Total	Approved	Denied
Lower	22	68%	14%	15	80%	13%
Moderate	65	77%	11%	17	88%	6%
Upper	543	88%	4%	64	89%	6%
N.A.	26	46%	15%	1	100%	0%
Total	656	85%	6%	97	88%	7%

Source: Home Mortgage Disclosure Act (HMDA) data, 1999.

To address expand homeownership and home improvement opportunities, Belmont offers the Home Buyer Assistance Program and the Owner Occupied Rehabilitation Assistance Program offered by the Belmont Redevelopment Agency. County programs include the Mortgage Credit Certificates (MCC) offered by the San Mateo County Office of Housing. The Housing Plan (Section 5) provides detail on programs available to Belmont residents.

B. Governmental Constraints

Local policies and regulations can impact the price and availability of housing and in particular, the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and various other issues may constrain the maintenance, development and improvement of housing. This section discusses potential governmental constraints in Belmont.

1. Land Use Controls

The Land Use Element of the Belmont General Plan sets forth the City's policies for guiding local development. These policies, together with existing zoning regulations, establish the amount and distribution of land allocated for different uses within the City. **Chart 3-2** describes General Land Use designations that allow residential uses. The low, medium and high density districts differ in allowable density and development standards. In addition, the General Plan permits multi-family residential uses in the Central Business District (Downtown Specific Plan) as well as other commercial areas.

Chart 3-2
Land Use Categories Allowing Residential Uses

General Plan Land Use Category	Zoning District(s)	Density (Units per Gross Acre)	Residential Type(s)
Low Density Residential	R-1; HRO	1 - 7	The low-density residential district has eight zones which allow primarily single-family detached residences and clustered townhouse developments
Medium Density Residential	R-2, R-3	8 - 20	The medium density district is designed to accommodate non-intensive multiple-family units, such as duplexes, and low-rise apartments.
High Density Residential*	R-4	21 - 30	The high-density district is comprised primarily of apartment buildings up to 40-50 feet in height, with many having underground parking.
Commercial and Central Business District	C-2, C-3, C-4	Up to 30	The Central Business District allows commercial establishments as well as limited apartment complexes.

Sources: Land Use Element, Belmont General Plan, 1982;
Belmont Zoning Ordinance, Amended 1999.

* The highest density residential zone in Belmont is the R-5 zone. The Land Use Element does not currently provide a corresponding land use category for this zone.

2. Provisions for a Variety of Housing

Housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. This includes single-family housing, multi-family housing, factory-built housing, mobile homes, emergency shelters and transitional housing among others.

Chart 3-3 below summarizes the various housing types permitted within Belmont's residential, commercial, and manufacturing zones. As shown below, residential uses are designated with the following symbols: permitted by right (P), conditionally permitted (C), permitted pursuant to State law (sl), or not specified (ns).

Chart 3-3
Housing Types Permitted by Zone

Housing Types Permitted	Zone Districts Allowing Housing						
	R-1	R-2	R-3	R-4	R-5	C2-C4	M-1
<i>Residential Uses</i>							
One-family residences	√	√	√	√	√	c	c
Duplex (2 units)		√	√	√	√	c	c
Multi-family (less than 35 ft)			c	c	c	c	c
Multi-family (less than 50 ft)				c	c	c	c
Secondary dwelling units	c	c	c	c	c	c	c
Mobile homes							c
<i>Special Needs Housing</i>							
State licensed care facilities	sl	sl	sl	sl	sl		
-Serving six or fewer persons							
-Serving seven or more persons	n	ns	ns	ns	ns	ns	ns
Nursing/convalescent homes							
-- Less than 5 patients	c	c	c	c	c	c	c
-- More than 5 patients				c	c	c	c
Homes for the ambulatory aged and retirement homes			c	c	c	c	c
Lodging/boarding/rooming houses				c	c	c	c
Transitional housing	ns	ns	ns	ns	ns	ns	ns
Emergency shelters	ns	ns	ns	ns	ns	ns	ns
Fraternity & sorority houses				c	c	c	c

Source: Zoning Ordinance, City of Belmont.

√ = Permitted c = Conditionally Permitted ns = Not Specified; sl = pursuant to State law

The Zoning Ordinance allows for a variety of housing types that meet the needs of all economic segments of the community. A review of the City's Zoning Code shows that many types of housing are permitted in the community. In some cases, the Zoning Code requires amendment to comply with changing state and federal housing laws. The following analyzes the City's allowance of various housing types in Belmont.

- **Multi-Family Units.** In Belmont, multi-family units are allowed in numerous residential zones and comprise approximately 37% of the housing stock. Duplexes are permitted by right in the R-2, R-3, R-4 and R-5 zones. Larger multi-family projects are also conditionally permitted in all of the R-3, R-4, and R-5 zones. Multi-family dwellings are permitted by right on sites designated Commercial Residential (C/R) in the Downtown Specific Plan. In other locations, multi-family projects (except duplexes) must apply for a conditional use permit (CUP).
- **Residential Care Facility.** State law requires that certain community care facilities serving six or fewer persons be permitted by right in residential zones. Moreover, such facilities cannot be subject to requirements (development standards, fees, etc) more stringent than single-family homes in the same district. The Zoning Code does not address the siting of community care facilities, but does conditionally permit nursing/convalescent homes, homes for the ambulatory aged, retirement homes, and rooming/boarding homes in various zones.
- **Manufactured Housing and Mobilehome Parks.** State housing law requires communities to allow manufactured housing by right in all residential zones and allow mobile home parks pursuant to a use permit in all residential zones. In Belmont, manufactured housing is allowed in all residential zones subject to the same design review requirements as site-built housing. The Zoning Code permits mobile home parks in the manufacturing zone with a conditional use permit.
- **Emergency Shelters/Transitional Housing.** Housing element law requires that jurisdictions designate a zone in which emergency shelters and transitional housing is conditionally permitted. An emergency shelter is a facility that houses homeless persons on a limited short-term basis. Transitional housing is temporary (six months to two years) housing for an individual or family transitioning to permanent housing or for youth leaving the foster care system. The Zoning Code currently does not reference either type of facility.

In order to address fair housing law, the Zoning Code needs to be amended as follows: 1) permit licensed residential care facilities serving six or fewer persons by right in all residential zones, 2) permit licensed residential care facilities serving seven or more persons in the community in appropriate zones, pursuant to a conditional use permit; 3) permit mobile home parks, pursuant to a use permit, in all residential zones; and 4) permit emergency shelters and transitional housing, pursuant to a conditional use permit, in appropriate zone(s).

3. Residential Development Standards

The City regulates the type, location, density, and scale of residential development primarily through the Zoning Ordinance. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the City's General Plan. The Zoning Ordinance also serves to preserve the character and integrity of existing neighborhoods. **Chart 3-4** details the City's residential development standards for the primary zones allowing housing by right.

Chart 3-4
Residential Development Standards

Standard	Residential Districts					
	HRO ¹	R-1 ²	R-2	R-3	R-4	C-2 - C-4
Building Standards						
Density Range (du/ac)	0.325–4.356	1 – 7	14 or less	20 or less	30 or less	30 or less
Minimum floor area/unit (sq.ft.)	1,200	1,200	None specified	0-br = 420; 1-br = 600; 2-br = 780; 3-br = 960		1,450
Maximum bldg. height (ft.)	28	28	35 (2 stories)		(not specified)	28
Maximum floor area ratio	0.026–0.35	0.27–0.53 ³	0.6	0.85	1.4	1.0
Lot Standards						
Minimum lot area (sq.ft.)	10,000–13,400	5,000 – 9,600	6,000	6,000	6000	7,200
Minimum lot width	60	50-70	60	60	60	60
Building Setbacks and Open Space						
Front yard (ft.)	15	15	15	15	15	15
Side yard (ft.)	15	15	15	15	15	6 ⁴
Rear yard (ft.)	7	15-20	15	15	15	15
Open Space Required (sqft.)	NA	NA	NA	300 sq.ft. for each ground floor unit, plus 150 sq.ft. for each unit above ground floor		

Sources: City of Belmont General Plan, 1982; Zoning Ordinance, City of Belmont.

¹ There are three HRO districts: HRO-1, HRO-2, and HRO-3.

² There are five R-1 districts: R-1A, B, C, E, and H.

³ Depending on slope

⁴ 6 feet plus 2 feet per each additional story above two stories.

NA: Not Applicable

Development Standards.

Generally, development standards can limit the number of units that may be constructed on a particular piece of property. These include density, minimum lot and unit sizes, height, and open space requirements. By limiting the number of units that could be constructed, the per unit land costs would necessarily be higher and, all other factors being equal, result in higher development costs which could impact housing affordability.

- **Density:** The City allows for a range of densities in its residential zones. The maximum density varies from less than one unit per acre in the topographically constrained Hillside Residential and Open Space (HRO) districts to 30 units per acre in R-4 zone. Most single-family homes in Belmont are located in R-1 districts, which vary in density from 1 to 7 units per acre. Multi-family housing ranges from 12 to 30+ units per acre. The City offers density bonus and regulatory concessions to encourage and facilitate development of affordable and senior housing.
- **Building Standards:** Maximum height is generally 28 feet in most residential zones. Minimum lot area varies widely, from 5,000 square feet in the R1C district to one acre in the R-1E zone. Most lots in Belmont are zoned R-1A, B, or C and range from 5,000 to 9,600 square feet in area. The Zoning Ordinance establishes minimum dwelling unit size requirements for multi-family units in the R-3 and R-4 zones. The Zoning Ordinance requires a minimum unit size of 420 to 960 square feet depending on the number of bedrooms. These requirements ensure livability and quality of housing, and have not constrained the development of affordable housing.
- **Open Space Requirements:** To ensure adequate open space is provided in multi-family housing, the Zoning Ordinance requires minimum open space requirements in the R-3, R-4, and R-5 zones. Residential developments are required to provide a minimum of 300 square feet of open space for each unit located on the ground floor, and an additional 150 square feet of open space for each unit located above the ground floor. The following may be used to satisfy the open lot area requirement for each unit above the first floor: open roof decks, balconies, lanais, or other open structural areas made a part of the building and improved for outdoor living.

Although development standards increase the cost of housing construction, City programs mitigate the impact upon the availability of affordable units to lower-income households. The City offers a 25% density bonus and other incentives to developers who set aside qualified housing units for lower income, senior or disabled persons. The developer is also entitled to additional incentives that may include the modification of development standards, the amount or location of public improvements, and open space. In addition, the City will consider the waiver or reduction of fees as well as a direct monetary contribution from the City's low/moderate income housing fund.

Parking Requirements.

The City's parking requirements vary depending on housing type and anticipated parking needs. Parking standards are designed to address current parking needs generated by different types of residential development as well as to correct historic policies that have contributed to a severe shortage in parking spaces today.

Chart 3-5 summarizes the City's parking requirements in Belmont. The Zoning Code requires new residential development to provide 4 spaces for single-family units and 2 spaces per unit for multi-family housing. Second units are allowed to provide less parking. Special needs housing for students and seniors are also allowed to provide one space per every four or five beds. Flexibility is allowed to ensure that parking requirements do not constrain the development of housing in Belmont.

Chart 3-5
Parking Requirements

Housing Type	Spaces Per Unit		
	Covered	Open	Total
Single-Family	2	2	4
Second Units			
One-bedroom units	-0-	1	1
Two or more bdrms	-0-	2	2
Multiple-Family	1	1	2
Nursing/Convalescent	One space per four beds		
Student Housing	One space per five beds		

Source: Belmont Zoning Ordinance, 2001.

The City's parking space requirement in multi-family districts accommodates vehicle ownership patterns of Belmont residents. According to the 1990 Census, renter households owned an average of 1.5 vehicles per household. To meet this demand, the Zoning Code requires 2.0 parking spaces per unit to accommodate residents and guests. Moreover, according to a survey conducted by the Nonprofit Housing Association, Belmont's parking standards are comparable with the parking standards in surrounding jurisdictions surveyed.

Parking requirements are facilitate the development of housing for special needs groups. For instance, nursing homes and senior congregate care facilities are required to provide only one space per four beds. Dormitories and other student housing are required to provide only one space per every five beds. As the City amends its zoning code to permit licensed community care facilities, the City will also review its parking standards to ensure that the standards continue to reflect the actual parking needs generated by that use.

The City's parking requirements do not constrain the cost, supply or density of housing. Affordable housing in the downtown will likely have a density near 30 units per acre and require underground parking. Since the RDA will sell its land below market rates, the savings will offset the cost of constructing underground parking. Second, for housing built within 300 feet of a train station or within the adjacent Village Center Area, mixed-use projects or joint parking facilities for mixed uses may receive a 15% reduction in spaces. Developers may also seek a parking reduction as a regulatory incentive for density bonus projects.

Flexibility in Development Standards.

The City offers several mechanisms for modifying residential development standards that are typically required of all residential projects regulated by the Zoning Ordinance. These mechanisms include the Specific Plan process and the Planned Development District. Each mechanism is described as follows.

- ***Specific Plan Process.*** The City adopted the Downtown Specific Plan in 1990 (amended in 1995) as a revitalization strategy and urban design plan. The Downtown includes 23 blocks within the core downtown district. The Downtown Specific Plan establishes the following objectives for residential land uses:
 - Create new opportunities to simultaneously expand the community's tax base, stimulate redevelopment efforts, and address growing housing needs.
 - Preserve the character of established low-density residential neighborhoods in the southwestern portion of the Downtown.
 - Provide opportunity for persons of different lifestyles and incomes who wish to live adjacent to established multi-family residential neighborhoods.

To fulfill these objectives, the City amended the R-4 district in the Zoning Ordinance to incorporate development standards proposed in the Downtown Specific Plan. As amended, multi-family residential uses in the Downtown are permitted at a density of 30 units per net acre, or 1,450 square feet of net lot area per unit.

- ***Planned Development District.*** The PD district accommodates various types of uses, such as single-family and multi-family residential developments, neighborhood and community shopping centers, professional and administrative areas, and other uses or a combination of uses that can be made appropriately as part of a Planned Unit Development. The Planned Development district is established to allow flexibility of design that is in accordance with the objectives and spirit of the General Plan.

The City of Belmont has recently used the Planned Development District to facilitate the construction of various types of housing. The Immaculate Heart of Mary Parish is constructing the "Sunrise Assisted Living" facility, a three-story facility providing 62 independent units and 16 institutional units. In addition, Campus HealthCare Group is proposing a 80-unit independent senior living facility (congregate care facility) in Ralston Village. These projects are described later in Chapter 4.

As part of the expansion plans, the City has mechanisms in place to allow for the modification of development standards that may be needed on a site-by-site basis to encourage the construction of housing units for both projects. Through the Planned Development Zone, the City can modify site development standards to facilitate needed projects. Moreover, the project can be presented as a complete package and avoid the additional time and costs associated with multiple variances.

4. Fees and Exactions

In response to the taxing constraints imposed by Proposition 13, many California cities have significantly increased their development fees. Belmont collects planning and development fees to cover the costs of processing permits and providing the necessary services and infrastructure related to new development. **Chart 3-6** summarizes common fees charged to developers of residential projects in Belmont.

Chart 3-6
Common Planning and Development Fees

Type of Fee	Service Provided	Single-Family Unit	Multi-Family Unit
Development Review Fees	Design Review	\$2,404	\$3,477
	Conditional Use Permit	N.A.	\$2,536
	Plan Check	100% of Building Permit Fee	
	Zone Change/General Plan Amend.	\$3,063	\$3,063
	Initial Study	\$2,097	\$2,097
	Negative Declaration	\$795	\$795
Plan Check, Building Permit & Impact Fees	Building Permits	\$7,664	\$4,420
	Traffic Impact	Varies**	Varies**
	Sewer Connection	\$1,750/unit	\$1,750/unit
	School Fees	\$2.05/sq.ft.	\$2.05/sq.ft.
	NPDES	\$30/acre	\$30/unit
	Park In-lieu	Varies*	Varies*

Source: Planning Division, City of Belmont, 2001.

* Only required for subdivisions with 50 parcels or less. Fee is based on average estimated fair market value of land that would otherwise be required to be dedicated.

** Depends on whether a project impact must be mitigated.

City staff estimate that a typical 2,100-square foot home is charged \$13,323 per unit in fees; a typical 20-unit multi-family housing project is charged \$5,712 per unit. As a benchmark, HCD recently completed a fee survey for jurisdictions throughout California. In comparison, Belmont's fees for single-family homes were half the average of surrounding jurisdictions; fees for multi-family housing were barely a third of those charged by surrounding jurisdictions.

The City offers two programs to mitigate the impact of development fees on affordable housing. In 1990, the City passed a resolution which allows the Planning Director to waive fees for non-profit developers who provide affordable housing units. Moreover, the Density Bonus program also allows for the waiver or modification of fees as an additional financial incentive for projects which conform with State Density Bonus law. Therefore, fees are not considered to be a constraint to affordable housing development.

5. Development Review Process

Belmont's process for reviewing housing proposals depends on the type and complexity of the project, and whether a major variation in development standards, existing land use, or operating conditions is requested. This section reviews the development review process for housing projects that do not require a legislative action.

Proposal for new housing are processed in three phases: 1) neighborhood outreach; 2) design review permit; and 3) conditional use permit. Single-family housing proceeds through the first two phases, while multi-family housing projects require all three stages. These phases are briefly described below and in **Chart 3-7**:

Step #1: Outreach. All new housing projects which are reviewed and approved by the Planning Commission or City Council must implement a Neighborhood Outreach Strategy. The goal of this process is to facilitate a positive and constructive dialog among neighbors. To further that end, the Strategy must include a proposal for contacting neighbors, informing neighbors of the project through mail or a meeting, and receiving feedback in advance of the City's review.

Step #2: Design Review. Because of the City's highly urbanized setting, the design review process is intended to ensure that new housing projects are compatible in scale with surrounding land uses. To begin the process, the developer submits a site plan, landscaping plan, and architectural drawings to the Zoning Administrator. After approval, the Director of Community Development reviews the project and refers the application to the Planning Commission for decision.

Step #3: Conditional Use. For multi-family projects, the applicant must submit the project plans in an acceptable format to the Director of Community Development. The application must specify how the proposed project will conform with requirements specified in the Zoning Code. The Planning Commission approves projects in residential zones when the appropriate conditions have been met. In limited cases, the project can be approved administratively by the Director.

Chart 3-7
Development Review Process

Type of Development	Type of Approval	Approving Authority	Time Frame for Review
Single-Family	Design Review Only	Planning Commission	2-6 months
Condominiums	Design Review, Conditional Use Permit	City Council	9-24 months
Apartments		Planning Commission	9-24 months
Special Needs		Planning Commission	9-24 months
Second Units	Conditional Use Permit	Planning Commission	2-6 months

Source: Planning Division, City of Belmont, 2001.

Conditional Use Permit Process

As indicated in **Chart 3-7**, certain residential uses require a conditional use permit, which is approved by the Planning Commission. The Commission may grant the conditional use permit when the proposed use is in accordance with the provisions of the General Plan and the Zoning Code and the following conditions have been met:

- The location is compatible to land uses in the general neighborhood and does not unduly burden existing transportation, utilities, and service facilities;
- The site can accommodate the proposed use and various development standards required by the Zoning Code;
- The site will be served by streets of capacity sufficient to carry the traffic generated by the proposed use; and
- The proposed use will not adversely affect other property in the vicinity or the general welfare of the City.

The aforementioned conditional use permit is required equally of all multi-family housing. Belmont has several mechanisms in place to ensure that the conditional use permit process does not constrain, but rather facilitates housing production. The Zoning Code provides that applications for discretionary reviews be processed concurrently. Thus, developers can secure approval of design review and conditional approval at the same time. In addition, the Zoning Code allows the Director of Community Development to administratively approve projects in a limited number of cases.

Although these processes facilitate development, additional measures could be taken. The City's administrative approval process could be expanded to allow for the approval of residential projects that are categorically or statutorily exempt from CEQA requirements. Examples of qualified exemptions are: 1) lower income housing projects consisting of 45 or fewer units; 2) new construction, conversion, or recycling of small structures; and 3) infill development projects of no more than five acres.

The Housing Plan (Program #17) proposes that emergency shelters, transitional housing, and community care facilities serving more than six persons be allowed in the C-3, C-4, and M-1 zones pursuant to a conditional use permit. The City encourages and facilitates the development of such facilities since no setbacks and yards are required as in residential zones and the density is controlled through floor-area ratios. Parking requirements will mirror that of similar institutional uses.

In summary, the conditional use permit process will not constrain the production of affordable and special needs housing, because of the following: 1) concurrent processing is available for all discretionary reviews; 2) additional amendments will be made to allow exceptions for multi-family and affordable projects; and 3) emergency shelters, transitional housing, and residential care facilities will have more flexibility in siting projects than do residential projects (e.g., density, yards, and parking reductions).

6. Building Codes and Enforcement

A variety of federal, state, and local building and safety codes, while adopted for the purposes of preserving public health and safety, and ensuring the construction of safe and decent housing, have the potential to increase the cost of such housing. Described below, City codes that increase the cost of development include building codes, accessibility standards, specific codes to reduce hazards, and other related ordinances.

- **Uniform Building Code.** Belmont has adopted the Uniform Building Code (UBC), which establishes standards of construction and inspections to ensure code compliance. The UBC also prescribes minimum insulation requirements to improve noise protection and energy efficiency. Although these standards increase housing costs and may impact the viability of older properties that need to be brought up to current code standards, the intent of the codes is to provide structurally sound, safe, and efficient housing.
- **Americans with Disabilities Act.** The City's building code requires new residential construction to comply with the federal ADA building requirements. ADA requires certain design standards for buildings with four or more units and an elevator as well as ground floor units in other buildings consisting of four or more units. These include: (1) adaptive design features for the interior of the unit; (2) accessible public use and common use portions; and (3) sufficiently wider doors to allow wheelchair access. Plans are checked over the counter for compliance and inspections are performed.

Requests for the installations of ramps or interior modifications are processed over the counter. No special review is required. Prior to issuance of a building permit, the applicant must submit plans which are reviewed by City staff over the counter. For new construction, applicants can remodel or add up to 400 square feet of space before a development project is subject to a public hearing. Thus, the City's enforcement of ADA requirements do not constrain the rehabilitation of residential projects.

- **National Pollutant Discharge Elimination System.** As of January 1998, all new development, except for developments of four or fewer lots that are zoned to permit only single-family use, must comply with the conditions and requirements of the National Pollutant Discharge Elimination System (NPDES) permit. Prior to issuance of any discretionary land use approval or permit, an applicant must submit a storm water pollution prevention and control plan, and implement Best Management Practices in accordance with State and local regulations.
- **Code Enforcement Program.** The City administers a Code Enforcement Program that aims to preserve and maintain the livability and quality of neighborhoods. Code enforcement staff investigates violations of property maintenance standards as defined in the Municipal Code as well as other complaints. Code Enforcement staff inform property owners of substandard building conditions as well as refer them to available financial resources and programs offered by the City, including the Redevelopment Agency's Owner Occupied Rehabilitation Assistance Program.

C. Environmental Constraints

The environmental setting affects the feasibility and cost of residential developments. Environmental issues range from the suitability of land for development, the provision of adequate infrastructure and services, as well as the cost of energy. This section discusses these potential constraints and opportunities in Belmont.



1. Environmental Issues

While the City is extensively developed, most of Belmont's undeveloped land is in the Western Hills with smaller amounts in the San Juan area and east of U.S. 101 freeway. These areas contain constraints on development, such as steep slopes and wild/brush fire potential. The following are environmental constraints and hazards that affect, in varying degrees, existing and future residential developments.

- **Seismic Hazards.** The San Andreas fault zone is located one mile from Belmont's western boundary; however, there are no known active faults within the City. The major problems will result from ground shaking, which is likely to be amplified in the areas underlain by relatively unconsolidated deposits, especially in the eastern part of the City. Liquefaction is also a possibility in these areas. Landslide is a potential problem on all slopes and only site-specific investigations can differentiate the degree of risk.
- **Topography.** In 1988, the City adopted the San Juan Hills Area Plan found that two-thirds of the lots exceeded 30% slope and 90% were geologically unstable with high landslide probability. The Plan encouraged landowners to work with the City using transfer of development rights to create a safer, compact and environmentally sensitive development. The Plan provided a program for buying and selling development potential, which allows the transfer of permitted floor area and density from existing lots with limited access or severe geologic hazards to more accessible and stable lots.
- **Flood Hazards.** The City's flood plain management ordinance requires flood proofing or elevation of structures above flood heights along portions of Belmont Creek and east of Bayshore. The City will continue to regulate development in the designated flood hazard areas in accordance with the ordinance. Belmont has a history of localized flooding caused by inadequate storm drainage and has taken actions to address flooding problems, including upgrading and regular maintenance of the storm drain system.
- **Fire Hazards.** There is the potential for grass or wildland fire in the open hillside and canyon areas of Belmont. The risk is compounded by deficiencies in emergency access and, in some cases, by insufficient water flow to meet fire-fighting requirements. The Safety Element sets forth an approach to reduce this risk in developed areas and in the design and location of new development in the hillsides.

2. Infrastructure

Site improvements include the range of water, sewer, circulation, and other services and infrastructure needed to facilitate residential developments. Although most of the community is well served by infrastructure, several portions in the hillsides still face various infrastructure constraints. Moreover, the provision of water for all communities in the Bay Area, including Belmont, remains an issue as discussed below.

Belmont is primarily a built out community with most of its infrastructure in place. The only exceptions are in the San Juan Hills and Western Hills portion of the community, which are undeveloped open space areas on slopes. In these two areas, the City would require developers to construct all internal streets and other appurtenances. Requiring developers to contribute to or pay for the cost of extending new service systems is standard practice for jurisdictions and is consistent with local policies for developers to adequately pay for the incremental impacts of new housing upon municipal services.

The Mid-Peninsula Water District recently assessed its capacity to provide for anticipated demand on water supply, storage, and distribution facilities associated with future development in the San Juan Hills, Western Hills, and downtown. The District's analysis, included in the adopted area plans, indicates adequate water supply exists to meet projected demand at build-out of these areas. The San Juan Hills and Western Hills area may require storage tanks and extensions of water mains and connector lines into undeveloped areas. Property owners would most likely be required to finance installation of these improvements.

Although the Water District can currently provide for existing and projected future water demand to accommodate residential development, the supply may be constrained in the future due to a continuing drought and allocation policy changes imposed by the San Francisco Water Department. However, the Mid-Peninsula Water District has established a policy to continue providing water hook-ups even during decreasing water allocations. Thus, reduced water allocations will reduce the average allocation per resident, rather than function as a constraint to residential development.

As a built out community with the majority of infrastructure in place, Belmont does not require the range of impact fees normally associated with growing communities. These fees include traffic impact fees, police or fire-protection fees, and other similar fees designed to pay for additional public services and infrastructure. The only infrastructure fee currently required by Belmont is for \$1,750 per unit for connection to the sewer system.

Requiring developers to make site improvements, pay pro-rata shares toward infrastructure, pay for additional public services, and extend utility systems as needed will increase the cost of housing and impact the affordability of the homes. However, the homes affected would only be those in steep hillside areas, where the cost of housing would only be affordable to upper income households. Therefore, these costs do not constrain the provision of housing affordable to low and moderate-income households.

3. Energy Conservation Opportunities

Utility-related costs can directly impact the affordability of housing in California. However, Title 24 of the California Administrative Code sets forth mandatory energy standards for new development, and requires adoption of an “energy budget.” In turn, the home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations.

The following are among the alternative ways to meet these energy standards.

- Alternative 1: The passive solar approach which requires proper solar orientation, appropriate levels of thermal mass, south facing windows, and moderate insulation levels.
- Alternative 2: Generally requires higher levels of insulation than Alternative 1, but has no thermal mass or window orientation requirements.
- Alternative 3: Also is without passive solar design but requires active solar water heating in exchange for less stringent insulation and/or glazing requirements.

Additional energy conservation measures are as follows: (1) locating the home on the northern portion of the sunniest location of the site; (2) designing the structure to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions; (3) locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face; and (4) making the main entrance a small enclosed space that creates an air lock between the building and its exterior; orienting the entrance away from winds; or using a windbreak to reduce the wind velocity against the entrance.

Pacific Gas & Electric (PG&E). Pacific Gas & Electric provides both natural gas and electricity to residential consumers in San Mateo County, including the City of Belmont. PG&E also participates in several other energy assistance programs which help qualified homeowners and renters conserve energy and control costs. These include:

- The California Alternate Rates for Energy Program (CARE) provides a 15% monthly discount on energy rates to income qualified households, certain non-profits, facilities housing agricultural employees, homeless shelters, hospices and other qualified non-profit group living facilities.
- The Relief for Energy Assistance through Community Help (REACH) Program provides one-time energy assistance to low-income customers who have experienced severe hardships and have no other way to pay their energy bill.
- The Balanced Payment Plan (BPP) is designed to eliminate big swings in a customer's monthly payments by averaging energy costs over the year.
- The Low Income Home Energy Assistance Program (LIHEAP) provides eligible low-income persons, via local governmental and nonprofits, financial assistance to offset energy costs and the weatherizing of homes to improve efficiency.

D. Fair Housing Analysis

The City of Belmont has long supported the development of housing opportunities for persons with disabilities. The City currently has a variety of special needs housing, which has often been funded directly through City redevelopment funds. Moreover, the City continues to actively support the development of housing for disabled housing through the Planned Development Zone and flexible development standards.

As of January 2002, Section 65008 of the Government Code was amended. As a result, housing element law now requires localities to include the following in the preparation and adoption of the housing element: 1) an analysis of potential and actual constraints upon housing for persons with disabilities; 2) demonstration of efforts to remove governmental constraints; and 3) inclusion of various programs or a means of reasonable accommodations for housing designed for persons with disabilities.

As part of the Housing Element process, the City analyzed its Zoning Code, permitting process (conditional use permit process and variance), development standards, and building codes to identify potential constraints for the development of housing. Where impediments are found, the Program Section of the Housing Element proposes specific actions and implementation schedules to remove such impediments. The following section summarizes findings from the constraint analysis and proposed programs.

1. Zoning and Land Use

State and federal housing laws encourage an inclusive living environment, where persons of all walk of life have the opportunity to find housing suited to their needs. As discussed in Section B, subsection 2 of this chapter, the Belmont Zoning Code facilitates a range of housing types and prices suitable to economic segments of the community. This includes single-family and multiple-family housing.

However, the analysis also found that certain portions of the Zoning Code need to be clarified or amended to comply with State and federal fair housing law. Chapter 5 sets forth the following program objectives for the 2000-2005 planning period.

- 1) Permit licensed residential care facilities serving six or fewer persons by right in all residential zones;
- 2) Permit residential care facilities serving seven or more persons in appropriate zones pursuant to a conditional use permit;
- 3) Permit mobile home parks, pursuant to a use permit, in all residential zones;
- 4) Permit emergency shelters and transitional housing, pursuant to a conditional use permit, in appropriate zones; and
- 5) Review and revise existing residential land uses so that the definitions are consistent with those used in State law.

2. Permits and Processing

Most special needs housing is currently processed as a zone change. The PD Zone allows flexibility from literal application of the strict requirements of the underlying zone. The Planned Development District is a zone tailored to individual projects that allows for flexible development standards. The City has widely used the PD zone to facilitate the construction of special needs housing, including three current projects providing over 150 units (e.g., Sunrise Assisted Living Facility, Belmont Vista, and Ralston Village).

The City's conditional use permit process provides an important mechanism to further facilitate special needs housing. The purpose of the conditional use permit is to place appropriate conditions on projects, when necessary, to ensure the use is compatible with adjacent land uses. As described in Section B, subsection 5, the Commission may grant the conditional use permit when the proposed use is in accordance with the provisions of the General Plan and the Zoning Code and standard conditions are met.

The conditional use permit is required of all special needs housing, except State licensed care facilities serving six or fewer persons. Moreover, the CUP process is also used for all multi-family projects. However, in order to further improve housing opportunities, the City will take several actions. First, the City will develop a conditional use permit process for emergency shelters and transitional housing and for community care facilities serving more than six persons that facilitates the approval of such projects. Second, the City will authorize the Development Director to allow for administrative approval of a CUP for the construction, alteration, or conversion of housing projects statutorily or legislatively exempt from CEQA.

Although the City has successfully facilitated the development of housing for the disabled, the PD zone process still requires the processing of a zone change. Moreover, some projects simply require modifications to development standards in order to accommodate persons with disabilities. Such requests must go through the standard variance process. Thus, the City will develop an internal process of reasonable accommodation that bypasses the traditional zone change or variance requirement.

3. Building Codes and Development Regulations

Currently, the City of Belmont uses the 1998 Edition of the Uniform Building Code. No unique restrictions are in place for disabled housing, such as minimum distances, special conditions for disabled housing, or other such regulations that could constrain the development, maintenance, improvement, or alteration of housing for disabled persons. Moreover, existing building regulations do not require universal design elements or visitability codes beyond that which is required by State and federal law.

As described in Section B, subsection 6, the City requires the incorporation of ADA standards in new buildings with four or more units and an elevator or ground floor units in buildings consisting of four or more units. These requirements include: (1) adaptive design features for

the interior of the unit; (2) accessible public use and common use portions; and (3) sufficiently wider doors to allow wheelchair access. Plans are checked over the counter for compliance and inspections are performed.

Finally, the City does not require special building codes or additional levels of review to build, improve, or convert housing for disabled persons. Requests for modifications to ensure housing access, such as a ramp, are processed over the counter. For additions and remodels, only those in excess of 400 square feet of enclosed space require public review. Therefore, the Zoning Code does not place any constraints upon the development or rehabilitation of housing for disabled persons.

A review of use classifications in the zoning code and various other requirements shows two areas of improvement. First, the Zoning Code contains a definition of family which conflicts with state law and could be used to preclude the permitting of group housing arrangements. This code should be eliminated or revised as part of the Housing Element process. Second, the Zoning Code should be carefully reviewed to ensure that other codes, including use definitions, do not conflict with State law.

Programs to Improve Housing Opportunity

To facilitate and encourage the provision of housing for the disabled, the City's Housing Element sets forth policies and programs to address that need. Goal #3 is designed to expand and protect housing opportunities for all economic segments and special needs groups within the community. Goal #5 is designed to ensure fair and equal housing for all persons regardless of protected status under state and federal fair housing laws

The City has actively used its PD zone to facilitate the construction of affordable housing for the disabled community as well as specialized housing. Over the past several years, approximately 150 new housing units that are tailored for persons with various disabilities have been built or are under construction. The City has also used RDA funds to support the development of Horizons project, Crestview Home, and Belmont House, providing approximately 36 units of housing for persons with disabilities.

For the present planning period, the City has committed to implementing Programs #17 through #25 to help improve housing opportunities for low-income persons and persons with disabilities. Moreover, the City will conduct a more formal analysis of its zoning codes, permitting processes, and development regulations by 2004 to identify potential constraints to the development of housing for the disabled. Any such impediments found during the course of the analysis will be mitigated or removed.

HOUSING RESOURCES

This chapter reviews the current status of the housing market, including the availability of housing in Belmont. The chapter also provides a list of housing resources and information on the availability of land resources for new housing. The chapter also provides information on the availability of housing resources in the City of Belmont.

A. Availability of Sites for Housing

This section provides information on the availability of sites for housing in the City of Belmont. The section also provides information on the availability of sites for housing in the City of Belmont. The section also provides information on the availability of sites for housing in the City of Belmont.

1. Zoned Land

This section provides information on the availability of zoned land in the City of Belmont. The section also provides information on the availability of zoned land in the City of Belmont. The section also provides information on the availability of zoned land in the City of Belmont.

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Table 3-1
Summary of Housing Resources

Resource	Location	Size (Acres)
Land	City of Belmont	1,000
Water	City of Belmont	1,000
Land	City of Belmont	1,000
Water	City of Belmont	1,000

Source: City of Belmont, Department of Planning and Development, 2010.

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This section analyzes the resources available for the development, rehabilitation, and preservation of housing in Belmont. This includes an evaluation of the City's regional housing need determination, the availability of land resources for new housing, the financial resources available to support housing activities, and the administrative resources available to assist in implementing the City's housing programs.

A. Availability of Sites for Housing

State law requires each community to play a role in meeting the region's housing needs. As such, the Association of Bay Area Governments has allocated Belmont housing production goals that need to be addressed from 1999 through 2006. This section discusses how Belmont will provide adequate site capacity within the community to meet the regional housing needs determination (RHND) by 2006.

1. RHND Requirement

Belmont has been allocated a housing need target, referred to as the Regional Housing Needs Determination (RHND). The RHND refers to the City's share of new housing needed to accommodate population and employment growth in the region. The Association of Bay Area Governments has allocated Belmont a production goal of 317 new units for the period of January 1, 1999 to June 30, 2006.

ABAG has further determined that a portion of the new housing units must be affordable to a range of household income levels. According to State law, the four income levels are as follows: very low, low, moderate, and above moderate-income. The associated income levels and production targets are displayed below in **Chart 4-1**.

Chart 4-1
Belmont's Regional Housing Needs

Income Group	Income Range of Household	RHND Allocation
Very Low	<\$37,450	57
Low	\$37,450-\$58,300	30
Moderate	\$58,300-\$89,900	80
Above Moderate	\$89,900+	150
Total		317

Source: Association of Bay Area Governments (ABAG), November 2000.

Options for Compliance

State housing element law requires jurisdictions to demonstrate that “adequate sites” will be made available over the planning period (1999-2006 for the ABAG region) to facilitate and encourage a sufficient level of new housing production. Jurisdictions must also demonstrate that appropriate zoning and development standards, services and facilities will be in place to facilitate and encourage housing commensurate with their share of the region’s housing needs (Government Code, Section 65583(c)(1)).

The Department of Housing and Community Development (HCD) allows jurisdictions to count four types of credits toward meeting their RHND allocation. These methods and their applicability for Belmont are described below and discussed later in this chapter.

1. **Actual Production.** Jurisdictions could count the number of new units built during the planning period of 1999-2006 toward their RHND. New housing units include both those built and occupied (issued a certificate of occupancy) since January 1, 1999. Total housing production credits must also net out any units that will be demolished during the planning period.
2. **Rehabilitation of Units.** Under AB438, cities can count up to 25% of its RHND for the rehabilitation of qualified substandard units that would otherwise be demolished. However, the stringent nature of the regulations underpinning AB438 have, for all practical purposes, made this option impractical and too costly for the vast majority of jurisdictions in the ABAG region.
3. **Preservation of Affordable Units.** AB438 also authorizes jurisdictions to count a portion of the affordable units which would otherwise revert to market rents but are preserved through committed assistance from the jurisdiction. However, since no project is currently at-risk of imminent conversion from 2001 through 2011, this option is not applicable for Belmont.
4. **Available Land for Development.** HCD also allows cities to count potential residential production on suitable sites within a community. To that end, the Housing Element must inventory land suitable for residential development, including vacant and underutilized sites, and an analysis of the relationship of zoning and public facilities and services to these sites.

The following discussion shows how the City will provide for a sufficient number of sites to facilitate housing production commensurate with the 1999-2006 RHND. The following methods are proposed to address the RHND: housing projects underway since 1999; housing production potential on residential and underutilized commercial land; development agreements with large institutional users; and second unit potential.

2. Housing Production

The Department of Housing and Community Development (HCD) allows jurisdictions to count the production of housing toward meeting the regional housing needs targets. This section details the various types and affordability of housing that has been developed in Belmont since the planning period for the Housing Element began on January 1, 1999. Also included are projects that are in the development approval stage.

Historically, the Census recognizes two types of living quarters -- housing units or group quarters. The following summarizes select definitions of a housing unit and group quarters based on 1990 and 2000 Census publications.

Housing Unit. According to the 1990 Census, a housing unit is “a house, an apartment, a mobile home or trailer, or a group of rooms or a single room occupied as separate living quarters.... in which the occupant both *live and eat separately* from any other person in the building and have direct access from outside the building or through a common hall.” Based on this definition, HCD has historically required that a housing unit is distinguished by direct access and a kitchen.

The 2000 Census eliminated the “eating separately criterion,” because it is not an essential factor that determines whether or not a living quarter is a housing unit. By extension, a housing unit need not have a kitchen in order to be classified as a housing unit. As a result, living quarters not previously counted as housing (e.g., assisted living houses, rooming and boarding homes, and accessory dwelling units without kitchens) may be considered under the definition of a housing unit.

Group Quarters. The Census Bureau defines all other people as living either within group quarters. Institutionalized quarters include persons under formally authorized care or custody in correctional institutions, nursing homes, hospitals, wards, juvenile institutions, and other similar settings. Non-institutionalized group quarters include group homes, college dormitories, emergency shelters, and other similar settings. Definitions for these facilities remain essentially unchanged from the 1990 Census.

Of particular note, college group housing includes off-campus housing, if the place is *reserved exclusively* for occupancy by college students who do not have their families living with them. College dormitories include college students in dormitories (provided the dormitory is *restricted* to students who do not have their families living with them), fraternity and sorority houses. College dormitory housing includes university-owned, on-campus, and off-campus housing for unmarried residents.

The Census Bureau did not specifically define whether an assisted living facility is a housing unit or group quarter. Beyond the issue of direct access, an important distinguishing characteristic is the level of nursing care. According to the Census Bureau, only those units specifically providing nursing care similar to the services provided in skilled nursing facilities, intermediate care facilities, and long-term care rooms would be considered group quarters.

New Production Since January 1, 1999

Since January 1, 1999, the City has made significant progress toward its RHND goals. Over the past three years, approximately 300 units of single-family housing, assisted living facilities, multi-family housing, second units, and other types of housing have been constructed or have received approvals. These include the following:

Single-Family Homes: According to Dataquick, the median price of single-family homes ranges from \$512,500 for two-bedroom units to \$795,000 for a four-bedroom unit. Newer homes can be more expensive if built in the hillside areas. For this analysis, single-family homes are considered to be affordable only at above moderate-income levels—households, unless the homes are built on substantially smaller or nonconforming lots. Between January 1999 and December 2001, 72 new single-family homes were permitted in Belmont.

Multi-Family Housing. Average apartment rents in Belmont are as follows: \$1,088 for a studio, \$1,406 for a one-bedroom unit, \$1,737 for a two-bedroom unit, and \$2,021 for a three-bedroom apartment. Moderate-income households earn between \$63,000 to \$97,000 and, after deductions for utilities, can afford \$1,500 to \$2,300 per month in rent without overpaying for housing. In 1999, the City assisted the Belmont Vista project, providing redevelopment funds to maintain 10 units affordable to moderate-income seniors. To build the project, the City approved a general plan and specific plan amendment from commercial/residential to institutional, and processed a zone change from planned development for multi-family to planned development for assisted care.

Assisted Living. Since January 1999, Belmont has approved the construction of the Sunrise Assisted Living project. The top floor is a secure facility with 16 living quarters reserved for people with cognitive impairments. The two lower floors are comprised of 62 separate living units for the elderly. The units have direct access outdoors, shared kitchen facilities, and are not intended to provide traditional nursing home care, although persons can receive medical assistance as needed. The City of Belmont has also received a development proposal for two additional housing projects. Applicants have proposed the construction of an 80-unit senior condominium complex at Ralston Village. The project will be affordable to above moderate-income households. In addition, the San Mateo Mental Health Agency has proposed the development of a 25-unit project for mentally ill persons. All of the proposed units are designed as independent living units.

Student Housing. Belmont is home to the Notre Dame de Namur University (formerly College of Notre Dame) with an enrollment of over 1,700. The University currently offers both coeducational residence halls and apartment buildings. The NDNU projects a considerable increase in new students by 2010. To meet these housing needs, NDNU has prepared a master plan calling for the construction of 300 living quarters by 2003. The City is committed to working with NDNU to develop 10% of the units as affordable to low and very low-income students.

3. General Site Inventory

Future residential growth in Belmont could occur on a variety of sites—residential vacant and underutilized land, surplus commercial land, or City-owned properties. To evaluate potential land resources for residential development, a parcel-specific vacant and underutilized site analysis was performed using the City's Geographic Information System (GIS). Belmont has 203 acres of vacant and underutilized land, of which 34 acres could accommodate additional housing development.

The underutilized land survey was conducted by reviewing individual parcels, the current development and density on those parcels, as well as potential units based on maximum density. If the existing density on a particular site could be doubled under current zoning regulations (e.g., a 20-unit complex could be built on a one-acre site which currently is occupied by a ten-unit structure), the site was considered underutilized. Approximately 12 acres were identified as underutilized.

Chart 4-2 shows the number of potential new units that may be developed by zone. To calculate the development potential, the likely density of development (75% of maximum allowed) in a zone is multiplied by the number of available acres. For underutilized parcels, the analysis indicates the net total of units that could be developed after demolishing units. Taken together, the City has capacity for an additional 308 new housing units.

Chart 4-2
Housing Development Potential

Land Use Designations	Zoning District(s)	Likely Density	Under-utilized Acres	Vacant Acres	Potential New Units
Residential	R-1	5.4	-0-	15.9	86
	R-2	10.9	-0-	0.3	3
	R-3	15.0	-0-	1.5	23
	R-4	22.5	1.9	0.6	45
Institutional	PD	15.0	7.8	0	89
Commercial	C-2	22.5	-0-	-0-	-0-
	C-3/C-4	22.5	2.1	-0-	35
	RDA Sites	Varies	-0-	1.5	27
Open Space	HRO	N/A	-0-	76.8	-0-
	A	N/A	78.7	-0-	-0-
	PD-	N/A	-0-	13.4	-0-
Total			90.5	112.1	308

Source: Planning Division, City of Belmont, September 2001.

The following is an in-depth analysis of sites and development capacity according to the four generalized land use designations noted on the previous page: residential, commercial, open space, and institutional/other.

- **Residential:** Belmont has 16 acres of vacant residential land designated for low-density residential uses (e.g., detached single-family homes) and 2.5 acres for medium or high-density residential uses. In addition, 10 acres of underutilized residential land are developed at less than half the maximum density permitted. Apartments and condominiums can be accommodated on vacant and underutilized sites zoned R-2, R-3, and PD. Potential housing production in Belmont can be determined by multiplying the available acres by the average density of housing allowed in each zoning district. This calculation yields a realistic capacity of 89 new single-family homes and 159 multi-family homes.

In terms of potential development, the City anticipates that the R-1 and R-2 zoned sites are suitable for single-family housing and all of the 89 units will be affordable to upper-income households. Multi-family development is most suitable on the residential parcels zoned R-3, R-4, and P-D. The City assumes that all 12.5 acres of these sites will be developed with approximately 159 units affordable to moderate-income households. The affordability assumptions are based on an analysis of housing prices in Chart 2-18. All of the sites have adequate infrastructure and capacity to support development.

- **Commercial:** The City also permits housing in certain commercial areas. Specifically, the City allows multi-family residential uses within C-2, C-3, and C-4 districts, subject to a conditional use permit. Several acres of commercial land are underutilized and may accommodate new dwellings. The Belmont RDA has acquired three sites using redevelopment housing set-aside funds with the expressed intention of supporting affordable housing at these locations. One site extends a block long, is approximately one acre in size, previously supported an old fire station owned by the City. The site is vacant and has adequate infrastructure and public facilities to support development. The other two sites comprise 0.5 acres. On one site, the City will move a historic house, rehabilitate and dedicate it as affordable to six persons.

Additional underutilized commercial sites, although not itemized here, exist in the Downtown Specific Plan Corridor and along major corridors. The San Mateo Mental Health Association is currently proposing the development of a home for mentally disabled persons in the C-4 zone. The site will be located on a vacant site that was previously zoned for hotel uses. The site is approximately 1 acre and is adequately served by infrastructure and public facilities. The Agency is proposing a 25-unit complex of independent units affordable to very low-income persons. As noted in Chapter 5, the City is modifying its conditional use permit process to exempt these types of affordable housing projects.

- **Open Space:** The City has identified a significant amount of vacant or underutilized land designated for hillside residential or agricultural uses. Belmont has 77 acres of vacant hillside residential land and 79 acres of underutilized agricultural land. While low-density single-family homes are permitted in hillside areas, the City does not anticipate significant new housing growth to occur on the identified sites. Portions are dedicated as open space, while other sites have geologic and access concerns, neighborhood compatibility, and environmental issues that must be addressed. In addition, the City owns 13 acres of vacant land designated for planned development use, which are also dedicated open spaces and cannot be developed with housing.

In assessing development capacity in the hillsides, the City has recently initiated and undergone a lot consolidation and density transfer program in the San Juan Hills. Many of the potential sites for housing are irregularly shaped with poor access as well as severe geologic constraints. However, several smaller sections are potentially capable of supporting housing development. As described later in Chapter 5, the program allows land owners to transfer the density from one site to another, merge or consolidate lots, and thereby allow for potential housing production only in areas suitable for residential development. No housing units are anticipated for the current planning period ending in 2006.

- **Institutional:** Because of the presence of large public and nonprofit institutions within Belmont, the City has a significant amount of institutional-zoned uses. Currently, Ralston Village and Notre Dame University have proposed master plans and received approvals to provide additional housing. Given the size of the sites, both have sufficient development capacity, adequate infrastructure and public facilities to accommodate additional units. The City plans to enter into development agreements with the Ralston assisted living facility and Notre Dame de Namur University to set-aside 10% of the 380 proposed units for very low and low-income units, subject to pending negotiations with the developers and the University.

In terms of housing affordability, the student housing is typically affordability only to very low and low-income households. In addition, the City will ensure that 10% of the Ralston Village project is also affordable to the same income level. Because both projects are situated in the PD District, they have the appropriate zoning for residential uses. As stated earlier in Chapter 3, the PD zone also allows the modification of development standards necessary to accommodate new housing. The City has used the PD zone for other institutional uses.

4. Summary of Progress Toward RHND

The following summarizes the City's credits toward meeting its regional housing needs allocation for the period of January 1999 through July 2006. The following discussion describes and **Chart 4-3** summarizes Belmont's assigned RHND figures, credits for new units built or approved, and development capacity of sites.

- **Market Rate:** Since January 1999, various development projects have been approved in Belmont. A total of 72 single-family homes and 116 assisted living units have been approved or are under construction in Belmont. Coupled with additional site capacity in the R-1 and R-2 zones, the City has adequate capacity to meet its RHND allocation. Since 1998, the City has used RDA set-aside funds to subsidize 10 multi-family units at Belmont Vista. Belmont has 1.9 underutilized acres of R-4 zoned land, and 2.1 acres of vacant R-3 and R-4-zoned land, and 8 acres of PD-zoned land that can accommodate 157 new units. To facilitate the recycling, Belmont has committed to modifying the CUP process (Program 20), inventorying sites in commercial zones (Program 13), and providing incentives in (Program 19 and 21). The City anticipates these units will be affordable to moderate-income households.
- **Lower-Income Housing.** Belmont has a RHND of 87 lower-income units. As summarized on the previous page, Belmont's RDA has acquired five sites with the purpose of financially assisting in the development of 27 low and very low income units. The San Mateo Mental Health Agency also proposes to build a 25-unit complex for very low-income households on a 1 acre site of a former motel. To address the remaining 35-unit deficit, Belmont will pursue development agreements with Notre Dame de Namur University and Ralston Village to set aside 38 units as independent housing affordable to very low and low-income households. Secondly, the City also expects to approve an additional five second units through 2006. Thus, Belmont will be able to provide enough lower income units to meet its RHND.

Chart 4-3
Comparison of RHND and Site Capacity

Income Level	1999-2006 RHND	Housing Built or Approved	Residual RHND	Additional Site Capacity	Remaining RHND Deficit
Above Mod	150	188	0	89	-0-
Moderate	80	10	70	157	-0-
Low	30	0	30	92	-0-
Very Low	57	0	57		
Total	317	199	157	346	-0-

Source: ABAG, November 2000; Belmont Land Inventory, 2001.

B. Financing Resources

Belmont has access to a variety of existing and potential funding sources available for affordable housing activities. They include programs from local, state, federal and private resources. The following section describes the largest housing funding sources currently used in Belmont are redevelopment set-aside funds and Section 8 funds. **Chart 4-4** provides a complete inventory.

1. Redevelopment Housing Set-Aside

State law requires the Belmont Redevelopment Agency to set aside a minimum of 20% of all tax increment revenue generated from redevelopment projects for affordable housing. The Agency's set-aside funds must be used for activities that increase, improve, or preserve the supply of affordable housing. Housing developed under this program must remain affordable to the targeted income group for at least 15 years for rentals and 10 years for ownership housing. In fiscal year 2000-2001, the total set-aside fund amount was \$795,537. The Agency anticipates having approximately the same amount annually during the planning period. Set-aside funds will continue to be used to fund City housing programs, including the First-Time Homebuyer's Program, the Owner-Occupied Rehabilitation Program and the Multi-Family Rehabilitation Program.

2. Section 8 Rental Assistance

The Section 8 program or housing choice voucher program is a federal program that provides rental assistance to very low-income persons in need of affordable housing. The Section 8 program offers a voucher that pays the difference between the payment standard (an exception to fair market rent) and what a tenant can afford to pay (e.g. 30% of their income). The voucher allows a tenant to choose housing that may cost above the payment standard, with the tenant paying the extra cost. The Housing Authority of San Mateo County administers the Section 8 program for a number of communities in the County, including the City of Belmont. As of March 2001, 26 Belmont households received Section 8 assistance from the Housing Authority.

Chart 4-4
Potential Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
1. Federal Programs		
Community Development Block Grant (CDBG)	Grants awarded on a formula basis for housing and community development activities.	☐ Acquisition ☐ Rehabilitation ☐ Home Buyer Assistance ☐ Economic Development ☐ Homeless Assistance ☐ Public Services
HOME	Flexible grant program awarded on a formula basis for housing activities.	☐ Acquisition ☐ Rehabilitation ☐ Home Buyer Assistance ☐ Rental Assistance
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low-income tenants.	☐ Rental Assistance
Emergency Shelter Grants (ESG)	Grants to implement a broad range of activities that serve homeless persons.	☐ Shelter Construction ☐ Shelter Operation ☐ Social Services ☐ Homeless Prevention
Section 202	Grants to non-profit developers of supportive housing for the elderly.	☐ Acquisition ☐ Rehabilitation ☐ New Construction
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	☐ Acquisition ☐ Rehabilitation ☐ New Construction ☐ Rental Assistance
Section 203(k)	When rehabilitation is involved, a lender typically requires the improvements to be finished before a mortgage is made. This program provides a long-term, low interest loan at fixed rate to finance acquisition and rehabilitation of the property.	☐ Land Acquisition ☐ Rehabilitation ☐ Relocation of Unit ☐ Refinance Existing Indebtedness

Chart 4-4
Potential Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
Section 108 Loan	Provides loan guarantee to CDBG entitlement jurisdictions for capital improvement projects. Maximum loan amount can be up to five times the jurisdiction's recent annual allocation. Maximum loan term is 20 years.	☐ Acquisition ☐ Rehabilitation ☐ Home Buyer Assistance ☐ Homeless Assistance ☐ Public Services
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. Local agencies (County) make certificates available.	☐ Home Buyer Assistance
Low-income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing.	☐ Construction of Housing
Supportive Housing Program (SHP)	Grants for development of supportive housing and support services to assist homeless persons in the transition from homelessness.	☐ Transitional Housing ☐ Housing for the Disabled ☐ Supportive Housing ☐ Support Services
2. State Programs		
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	☐ Support Services
Multi-Family Housing Program (MHP)	Deferred payment loans for the new construction, rehabilitation and preservation of rental housing.	☐ New Construction ☐ Rehabilitation ☐ Preservation
California Housing Finance Agency (CHFA) Rental Housing Programs	Below market rate financing offered to builders and developers of multiple-family and elderly rental housing. Tax exempt bonds provide below-market mortgages.	☐ New Construction ☐ Rehabilitation ☐ Acquisition of Properties from 20 to 150 units
California Housing Finance Agency Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below market loans to first-time homebuyers. Program operates through participating lenders who originate loans for CHFA.	☐ Homebuyer Assistance
Supportive Housing/Minors Leaving Foster Care	Funding for housing and services for mentally ill, disabled and persons needing support services to live independently.	• Supportive Housing • Foster Care
Downtown Rebound	Funding to facilitate infill development and conversion of commercial buildings for "live-work" spaces.	• Rehabilitation • Conversion
3. Local Programs		

Chart 4-4
Potential Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
Redevelopment Housing Fund	State law requires that 20% of Redevelopment Agency funds be set aside for a wide range of affordable housing activities governed by State law.	☐ Acquisition ☐ Rehabilitation ☐ New Construction
Tax Exempt Housing Revenue Bond	The City can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	☐ New Construction ☐ Rehabilitation ☐ Acquisition
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	☐ Fixed rate mortgages issued by private mortgage insurers.	☐ Home Buyer Assistance
	☐ Mortgages which fund the purchase and rehabilitation of a home.	☐ Home Buyer Assistance ☐ Rehabilitation
	☐ Low Down-Payment Mortgages for Single-Family Homes in under served low-income and minority cities.	☐ Home Buyer Assistance
Savings Association Mortgage Company Inc.	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	☐ New construction of rentals, cooperatives, self help housing, homeless shelters, and group homes
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable multi-family rental housing. Non-profit and for profit developers contact member banks.	☐ New Construction ☐ Rehabilitation ☐ Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct Subsidies to non-profit and for profit developers and public agencies for affordable low-income ownership and rental projects.	☐ New Construction
Freddie Mac	Home Works - Provides first and second mortgages that include rehabilitation loan. City provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	☐ Home Buyer Assistance combined with Rehabilitation

Source: Compiled by CBA, August 2001.

C. Administrative Resources

Described below are public and non-profit agencies that have been involved or are interested in housing activities in Belmont. These agencies play important roles in meeting the housing needs of the community. In particular, they are involved in the improvement of the housing stock, provision of affordable housing, and housing assistance.

- **Belmont Redevelopment Agency.** The Belmont Redevelopment Agency has been active in the provision of affordable housing opportunities. Over the years, the Agency has assisted in the development of several projects: the 24-unit Horizons project for the developmentally disabled; the 48-unit Sterling Point townhomes for first-time homebuyers; the 6-bed Crestview Group Home for disabled children; the Waltermire apartment complex; and 6-bed Belmont House for the disabled. Using its set-aside funds, the Agency also offers the Peace Officer Downpayment Assistance Program, Home Buyer Assistance and the Owner Occupied Rehabilitation Assistance programs. The Agency also financially supports non-profit organizations serving Belmont residents, including Human Investment Project and Samaritan House.
- **Housing Authority of the County of San Mateo.** The San Mateo County Housing Authority operates public housing developments and administers the Section 8 Voucher/ Certificate Programs that provide rental subsidies to very low-income households. The Housing Authority operates two public housing projects, including the 150-unit Midway Village in Daly City and the 60-unit Half Moon Village in Half Moon Bay. As of March 2001, over 3,300 households in San Mateo County received Section 8 assistance from the Housing Authority, including 26 Belmont households.
- **Human Investment Project (HIP) Housing.** Founded in 1972, HIP Housing offers housing programs to assist the disadvantaged and disabled living in San Mateo County. Its largest program is the Homesharing Help and Information Program, which facilitates homesharing arrangements for seniors, the disabled, and single-parents with children. Over the years, HIP has made more than 10,000 homesharing placements and has opened three satellite offices in Redwood City, Daly City and South San Francisco, in addition to its main office in San Mateo. The Human Investment Project Housing serves over 2,500 people, of whom 500 are children.
- **The Lesley Foundation.** The Lesley Foundation is a non-profit organization dedicated to the provision of housing and related services to low- to moderate-income senior citizens. Founded in 1944, the Foundation has constructed three senior developments in San Mateo County, including Bonnie Brae Terrace in Belmont, and Park Towers and Pilgrim Plaza in San Mateo. Bonnie Brae is a 164-unit apartment complex offering units to seniors at below-market rents. The development is HUD-subsidized through the Section 8 project-based assistance and Sections 236/202 programs.

- **Peninsula Habitat for Humanity.** Habitat for Humanity is a non-profit, Christian organization dedicated to building affordable housing and rehabilitating homes for lower income families. Habitat builds and repairs homes with the help of volunteers and partner families. Habitat homes are sold to partner families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes. Government agencies or individuals typically donate land for new homes. Since 1989, Peninsula Habitat has built 36 homes with partner families in communities across San Mateo County, including Menlo Park, Redwood City, and East Palo Alto. The organization is in the process of building 36 new townhouses for very low-income families in Redwood City.
- **Project Sentinel.** Founded in 1971, Project Sentinel is a Bay Area-based non-profit agency that offers various housing services including tenant-landlord counseling, and fair housing education and training. The organization also offers free information, advice, and technical assistance for homeowners who are having difficulty making their monthly mortgage payments or who are behind in their payments. Project Sentinel helps homeowners avoid foreclosure through payment plans, forbearance agreement or pre-foreclosure programs.
- **Samaritan House.** Samaritan House is a non-profit human service organization that provides a broad range of services for lower income residents in San Mateo County. Services offered include food, clothing, furniture, and housing and health services. To assist persons in need of emergency or short-term assistance, Samaritan House offers rental assistance and winter shelters, among other services. Rental assistance is provided to persons with apartment deposits or monthly payments if they have difficulty paying for these. Samaritan House also administers winter shelters in San Mateo during the months of November through March.

Chapters 2 to 4 establish the housing needs, constraints, and resources in Belmont. This chapter, the Housing Plan, evaluates the City's accomplishments since the 1991 Housing Element and sets forth the City's goals, policies, programs, and quantified objectives to address the identified housing needs for the 2001-2006 planning period.

A. Evaluation of Past Accomplishments

As part of the Housing Element, cities must periodically review the progress, effectiveness, and continued appropriateness in implementing the adopted programs. These results should be quantified wherever possible and qualitative where necessary. The City's housing accomplishments since 1991 are evaluated below as the basis for developing appropriate policies and programs for the 2001-2006 planning period.

The 1991 Housing Element establishes the following nine housing goals:

- Goal 1: Housing Production and Affordability:** Provide housing to meet the present and future needs of residents and public employees in Belmont, and to provide a fair share of the market area housing needs, within identified governmental, market, and natural constraints.
- Goal 2: Housing Conservation:** Promote adequate maintenance and, where needed, the rehabilitation of the City's housing stock.
- Goal 3: Housing Choice:** Preserve a diversity of type, price, and tenure in the City's housing stock.
- Goal 4: Special Needs:** Address the housing needs of senior citizens, physically disabled, homeless, large families, and female-headed households.
- Goal 5: Resource Conservation:** Promote energy and water conservation in new and existing residential units through resource efficient design, siting, and landscaping.
- Goal 6: Redevelopment:** Adhere to the housing requirements of the State Redevelopment Law in implementing the City's redevelopment plan.
- Goal 7: Neighborhood Conservation:** Preserve and enhance the quality and character of existing residential neighborhoods.
- Goal 8: Fair Housing:** Ensure decent, safe living environments for the City's residents regardless of age, sex, family composition, race, ethnicity, religion, physical or mental disability, or income.
- Goal 9: Housing Element Implementation:** Ensure the implementation of all housing policies and to promote broad participation in the programs.

Chart 5-1 summarizes the City's housing accomplishments since 1991.

Chart 5-1
Housing Accomplishments since 1991

Housing Program	Program Action/Objective	Accomplishment/ Continued Appropriateness
GOAL 1: HOUSING PRODUCTION AND AFFORDABILITY		
1.1: New Construction	Promote the development of 24 units affordable to low-income households within the Redevelopment Area.	In partnership with the Mid-Peninsula Housing Coalition, the Belmont RDA provided a \$380,000 long-term loan and HUD provided a \$2.1 million capital advance to develop the Horizons, a 24-unit project for developmentally disabled persons. All units are income restricted for very low-income households until 2039. This project received the League of Cities Helen Putnam award for excellence in 1993 and the NAHRO Award of Merit in 1994.
1.2: Fee Waiver	Authorize the Community Development Director to waive building and planning fees for nonprofit developers of projects affordable to low- and moderate-income households.	Waivers are allowed on a case-by-case basis. None have been approved to date. This program will be designed and implemented during the 2001-2006 planning period.
1.3: Employee Homeownership Assistance	Develop a program to assist Belmont public employees in purchasing their first home in the City.	The City has established a Police Officer Homeowner Down Payment Assistance Program to assist police officers in achieving homeownership. To date, three purchases have been processed.
1.4: Mortgage Credit Certificate Program	Actively educate prospective buyers about the County MCC program by distributing materials and meeting with realtors, developers, and condominium conversion applicants.	The RDA assisted in the development of Sterling Point, a 48-unit town home project, which includes 7 moderate-income units. The RDA, in cooperation with the developer, sponsored a 1 st -time homebuyer program for the moderate-income units. Agency efforts included drafting the legal documents, orchestrating participation in the County's MCC program, and advertising the first-time homebuyer opportunities.
1.5: Density Bonus	Adopt a density bonus ordinance by mid-1992 to implement the State's density bonus regulation.	The City adopted a density bonus ordinance on June 11, 1992.
1.6: Developer Outreach	Meet with local non-profit and private developers to promote affordable housing programs, provide developers with a vacant site inventory and explain procedures for using programs.	City staff met with two property owners/developers in 2001 regarding City-owned sites for the development of affordable housing.
GOAL 2: HOUSING CONSERVATION		

Chart 5-1
Housing Accomplishments since 1991

Housing Program	Program Action/Objective	Accomplishment/ Continued Appropriateness
2.1: Home Rehabilitation	Participate in County's Home Repair Program.	The City continues to participate in the County's Home Repair Program.
2.2: Rental Rehabilitation	Participate in County's Rental Rehabilitation Program.	The City continues to participate in the County's Rental Rehabilitation Program.
2.3: Rehab Program Promotional Campaign	Develop and distribute brochures about the rehabilitation programs and send informational letters to targeted neighborhoods.	Brochures have been developed and are made available at City Hall and mailed to interested parties.
GOAL 3: HOUSING CHOICE		
3.1: Secondary Dwelling Unit Financing	Disseminate information about the County secondary dwelling unit occupancy program to realtors and at public offices. Include DUO brochure in annual mailing for rehabilitation program.	Brochures are made available at City Hall.
3.2: Condominium Conversion	Enforce the condominium conversion ordinance.	The City continues to enforce the condominium conversion ordinance.
3.3: Assist the Lesley Foundation with Preservation of Housing	Assist the Lesley Foundation with maintaining 60 Section 8 certificates at Bonnie Brae Terrace.	Section 8 certificates are currently available, subject to federal funding. The City will continue to support Lesley Foundation, as needed.
GOAL 4: ELDERLY HOUSING		
4.1: Home Sharing	Provide financial assistance annually to the County's Human Investment Program (HIP) or similar type of program.	The City continues to provide \$20,000 assistance annually Human Investment Project for Housing to assist an average 25 residents through its home sharing program.
4.2: Publicize Home Sharing and Reverse Annuity Mortgage Program	Require service providers, as part of their contract with the City, to develop brochures to educate Belmont's seniors and disabled residents. Distribute leaflets at Twin Pines Senior Center, seniors' events, and the CID.	The City continues to fund contract with Human Investment Project for Housing (HIP) to promote and administer home-sharing and other alternative affordable housing options. Leaflets are available at all City facilities.
4.3: Reduce Development Costs	Waive building and planning fees for housing projects proposed by nonprofit developers that are designated exclusively for seniors or disabled residents.	The City will continue to waive building and planning fees for housing projects proposed by non-profit developers that are designated for seniors or the disabled.
4.4: Second Dwelling Unit	Provide information and outreach services to ensure that second dwelling units are available to seniors.	As part of the 2001-2006 Housing Element update, the City will publicize a list of approved 2nd units at the Senior Center.
4.5: Housing Accessibility	Assist the Center for Independence of the Disabled (CID) in obtaining	The City supports the CID through financial assistance. In addition, the City has been

Chart 5-1
Housing Accomplishments since 1991

Housing Program	Program Action/Objective	Accomplishment/ Continued Appropriateness
Modification	financing for assisting low- to moderate-income disabled Belmont residents with retrofitting their homes, including adding ramps, banisters, and safety features.	active in increasing the supply of housing for the disabled. In the 1990s, the RDA facilitated the development of the Horizons (24 units), Crestview Group Home (6 beds), and Belmont House (6 beds).
4.6: Program Planning for Emergency Shelter	Work with other cities in San Mateo County to develop a county-wide plan for addressing the needs of the homeless.	The City of Belmont forwarded \$10,000 in 2001 toward the construction of a Countywide homeless emergency shelter in the City of South San Francisco.
4.7: Shelter for the Homeless	Provide annual grant to The Samaritan House or a similar organization for sheltering 40 homeless Belmont residents, and to the San Mateo Women's Shelter, or a similar organization to assist 40 battered women and their children from Belmont.	The City contributes \$3,000- \$4,000 annually to The Samaritan House. The Samaritan House provides a broad range of services to lower income residents in San Mateo County. Samaritan House staff estimates that between 400 and 500 Belmont residents are served by its free dining halls annually.
4.8: Homeless Prevention Program	Provide first and last month's rent assistance for Belmont residents at risk of losing their apartment lease.	The City has received no requests for assistance for at-risk residents. The City will continue to provide assistance as needed in the future.
GOAL 5: RESOURCE CONSERVATION		
5.0: FAR Bonus for Mixed Use Development	Encourage construction of housing in areas close to sources of employment, community services, and shopping with a FAR bonus.	The City supports new residential development in areas near jobs and services.
5.1: High Density Residential Development	Consider applying a density of 30 units per net acre outside the Downtown Specific Plan, as appropriate.	No proposals to request new high-density zoning have been submitted to the City outside of the Downtown Specific Plan.
5.2: Target Consumer Appliance Program (TCAP)	Disseminate information about PG&E's TCAP services at public facilities.	Information brochures are made available at City Hall.
GOAL 6: REDEVELOPMENT		
6.1: Low and Moderate Income Housing Fund	Revise and expand the City's existing program for allocating funds from the Low and Moderate Income Housing Fund. Design program alternatives that provide the greatest number and highest quality housing options for low- and moderate-income residents.	The City solicited mixed-use development proposals for sites within the Redevelopment Area (Block 4), to include affordable housing. To date, two proposals have been received. The City is working on refining project parameters.
6.2: Inclusionary Housing	Continue to require development within the Redevelopment Area to	The Belmont Redevelopment Agency continues to require development within

Chart 5-1
Housing Accomplishments since 1991

Housing Program	Program Action/Objective	Accomplishment/ Continued Appropriateness
Requirement	reserve 15% of the total units for low- to moderate-income households.	the Redevelopment Area to reserve 15% of the total units for low- to moderate-income households.
6.3: Acquisition Assistance	Provide land acquisition assistance to secure parcels for the development of new housing units affordable to low- and moderate-income households.	The City acquired three parcels for affordable housing development in the Redevelopment Area (old city hall site, 6 th & Emmet, 6 th & O'Neill).
6.4: One-to-One Replacement Housing	Within four years of the removal of low- and moderate-income housing units in the Redevelopment Area, the Agency will provide corresponding one-to-one replacement housing.	In compliance with State redevelopment law, the Redevelopment Agency has been providing corresponding one-to-one replacement housing and will continue to do so in the future.
GOAL 7: NEIGHBORHOOD CONSERVATION		
7.1: Development Standards Incentives	Permit development standard incentives to encourage clustered development and recombination of lots in the San Juan Hills area and Western Hills Area.	The City adopted clustered development standards on August 8, 1991.
7.2: Transfer of Development Standards	Allow property owners to voluntarily transfer the development potential they are permitted by the regulations proposed in the San Juan Area plan along the roadway on which they are located.	The City adopted the transfer of development potential on August 8, 1991. Four transfers have been approved since the program was initiated.
7.3: Voluntary Reconsolidation of Vacant Subdivided Parcels	Promote voluntary reconsolidation of vacant subdivided parcels by (1) encouraging owners along unimproved roads to pool their development capability in a resubdivision pattern; (2) providing landowners with points in any future growth management plan; (3) providing technical assistance to owners in implementation, and (4) accepting open space easements on restricted land to allow property tax reductions.	The voluntary reconsolidation program was adopted in August 1991. Three applications for re-subdivision or hillside, multi-lot development involving open space easements are currently under review.
7.4: Historic Home Preservation	Assist in the preparation or relocation of historic residences which are listed on the Belmont Historic Resource Inventory as significant where consistent with all other City and redevelopment Agency plans and policies and	The City is currently reviewing development options for historic home in downtown Belmont (Emmet House).

Chart 5-1
Housing Accomplishments since 1991

Housing Program	Program Action/Objective	Accomplishment/ Continued Appropriateness
	where economically feasible for continued residential use.	
GOAL 8: FAIR HOUSING		
8.1: Anti-Discrimination Program	Support Operation Sentinel, a non-profit fair housing program that provides information, counseling, and investigation of discrimination complaints.	The City continues to support Operation Sentinel through financial assistance.
8.2: Tenant-Landlord Dispute Resolution	Support the Peninsula Conflict-Resolution Center, or similar type of non-profit mediation service, to assist tenants and landlords in resolving disputes.	The City continues to support the Peninsula Conflict-Resolution Center through financial assistance.
8.3: Equal Opportunity Education Program	Distribute brochures and publicity materials from the Belmont Mediation Program and Operation Sentinel to realtors and public institutions, libraries, community development department, and community centers.	Mediation brochures are available at City Hall. The City continues to support the Peninsula Conflict-Resolution Center through financial assistance.
GOAL 9: HOUSING ELEMENT IMPLEMENTATION		
9.1: Citizen Participation	Hold public meetings to receive public input, and to inform residents and developers about housing needs, resources, and program options.	Workshops were held as part of the 2001-2006 Housing Element update.
9.2: Record Keeping	Develop a record-keeping system to collect statistics relating to the objectives and programs of the housing element.	The City anticipates accomplishing this during the 2001-2006 planning period.
9.3: Housing Program Consultant Assistance	Use consulting assistance when staff is not available to develop and implement the Housing Element policies and programs, including proactive involvement in development of affordable housing.	The City hired an urban planning consulting firm to assist in the preparation of its 2001-2006 Housing Element update.
9.4: Housing Program Brochure	Develop a brochure that describes Belmont's housing programs.	The City will accomplish this during the 2001-2006 planning period.

Sources: Planning Division, City of Belmont, 2001; Housing Element, City of Belmont, 1991.

Progress in Meeting the 1988-1995 RHND.

Belmont's allocated share of regional housing needs (RHND) was a total of 718 new units over the 1988-1995 period. This allocation was comprised of 122 very low, 115 low, 144 moderate, and 337 above moderate-income units. While the RHND originally covered the 1988 to 1995 planning period, it was extended through December 1998 based on direction from HCD to reflect the revised housing element cycle.

Progress toward the 1988 RHND can be measured by housing production from 1988 through 1998. During this period, 452 units were built in Belmont, including 246 single-family homes, 80 townhomes, 118 multi-family units, and 8 second units. These units are assigned to the four income categories as follows: 24 very low, 8 low, 9 moderate, and 411 above moderate-income. As discussed in Chapter 2, the Belmont Redevelopment Agency (RDA) actively supported the following affordable projects:

- Completed in 1992, Horizons is a 24-unit complex for the developmentally disabled who are very low income. This project was developed through a partnership between the RDA, the Mid-Peninsula Housing Coalition, and HUD.
- Sterling Point is a 48-unit townhome development of which the RDA sponsored a first-time homebuyer program for the seven moderate-income units.
- Constructed in 1992, Six Thirty One Waltermire is a 10-unit apartment building that offers two units to moderate-income households.
- In 1990, the RDA provided a loan and the County Housing Authority contributed funds for the conversion of a single-family home to the Crestview Group Home.
- Belmont House was completed in 1995 as the first six-bed hospice in San Mateo County. This facility is restricted to very low-income households.

Chart 5-2 summarizes the City's progress in meeting the prior planning cycle of the RHND. The prior planning cycle covered 1988 through 1995, but was extended to 1999 based on direction from HCD. Overall housing production in Belmont, like other jurisdictions, were lower than the levels projected by ABAG throughout the region due to the economic recession that impacted most of California in the early to mid 1990s.

Chart 5-2
Belmont's Progress in Meeting Prior RHND

Income/Affordability Category	1988-1995 RHND	Number of New Units Built	Difference
Very Low	122 (17%)	24 (5%)	98
Low	115 (16%)	8 (2%)	107
Moderate	144 (20%)	9 (2%)	135
Above Moderate	337 (47%)	411 (91%)	-74
Total	718 (100%)	452 (100%)	266

Sources: Community Development Department, City of Belmont, 2001;
State Department of Finance, 2001; Belmont Housing Element, 1991.

B. Housing Goals and Policies

This section of the Housing Element contains a brief overview of the key issues from the Needs Assessment as well as the goals and policies that Belmont intends to implement to address these housing needs. In addressing the City's housing needs, the City's goals and policies are designed to:

- 1) Preserve and improve housing and neighborhoods;
- 2) Promote the production of a diversity of housing;
- 3) Assist in the provision of affordable housing;
- 4) Remove or mitigate constraints to housing investment; and
- 5) Promote equal housing opportunity.

Within the aforementioned general framework, the City has developed the following goals and policies to encourage the preservation, production, maintenance, and improvement of housing within Belmont.

Housing and Neighborhood Conservation

Housing and neighborhood conservation are important to maintaining and improving quality of life. While the majority of housing in Belmont is in good condition, some of the older neighborhoods and some multi-family housing show signs of deterioration. Efforts to improve and revitalize housing must address existing conditions, but also focus on encouraging preventative efforts to ensure that housing stock quality is maintained. The policies below address the issue of housing and neighborhood conservation.

GOAL 1.0: Assure the quality, safety, and livability of existing housing and the continued high quality of residential neighborhoods.

Policy 1.1 Continue to monitor and enforce building and property maintenance code standards in residential neighborhoods.

Policy 1.2 Continue to provide City services designed to maintain the quality of the housing stock and neighborhoods.

Policy 1.3 Continue to promote the repair, revitalization, and rehabilitation of residential structures that have fallen into disrepair.

Policy 1.4 Preserve historic residential structures that contribute to the neighborhood character and architectural diversity of Belmont.

Policy 1.5 Preserve the unique environmental aspects of the community, including hillsides and other environmental amenities.

Housing Production

The Regional Housing Needs Determination addresses the need for decent, adequate, and affordable housing to accommodate existing and future housing needs. In order to further these goals, Belmont is committed to assisting in the development of adequate housing that is affordable to all economic segments of the community.

GOAL 2: Provide residential sites through land use, zoning, and specific plan designations to encourage a broad range of housing opportunities.

Policy 2.1 Identify adequate sites, which will be made available and zoned at the appropriate densities, to facilitate goals set forth in the 1999-2006 RHND.

Policy 2.2 Ensure that residential sites have appropriate public services, facilities, circulation, and other needed infrastructure to support development.

Policy 2.3 Facilitate the development of mixed-use residential/commercial projects at appropriate locations.

Policy 2.4 Encourage the production of affordable housing through appropriate land use designations and flexible development standards.

Policy 2.5 Encourage colleges, assisted living facilities, and other institutional settings to set-aside 10% of the units for independent affordable units.

Housing Assistance

Belmont is home to seniors, large families, disabled persons, single parents, students and others who face greater difficulty in finding decent and affordable housing due to special circumstances. The following policies help to address their housing needs.

GOAL 3: Expand and protect housing opportunities for all economic segments and special needs groups within the community.

Policy 3.1 Use public financial resources, to the extent feasible, to support the provision and production of housing for lower income households and persons and families with special needs.

Policy 3.2 Provide rental assistance to address existing housing problems and provide homeownership assistance to expand housing opportunities.

Policy 3.3 Support the conservation of government-subsidized housing and other affordable housing development.

Policy 3.4 Provide for supportive services for special needs groups, including seniors, large families, the disabled and single parents, among others.

Removal of Government Constraints

Market factors and government regulations can significantly impact the production and affordability of housing. Although market conditions are often beyond the direct influence of any jurisdiction, efforts can be directed at ensuring the reasonableness of land use controls, development standards, permit-processing, fees and exactions, and governmental requirements to encourage housing production.

GOAL 4: Where appropriate, mitigate unnecessary governmental constraints to the maintenance, improvement, and development of housing.

Policy 4.1 Periodically review the City's regulations, ordinances, fees/exactions to ensure they do not unduly constrain the production, maintenance, and improvement of housing.

Policy 4.2 Offer regulatory incentives and concessions for affordable housing, such as relief from development standards, density bonuses, or fee waivers where deemed to be appropriate.

Policy 4.3 Provide for streamlined, timely, and coordinated processing of residential projects to minimize holding costs and encourage housing production.

Policy 4.4 Support infill and mixed-use development at suitable locations and provide, where appropriate, incentives to facilitate their development.

Fair and Equal Housing Opportunity

Ensuring fair and equal housing opportunity is an important goal. Whether through mediating disputes, investigating bona fide complaints of discrimination, or through the provision of education services, the provision of fair housing services is important to ensuring fair and equal access to housing.

GOAL 5: Ensure fair and equal housing opportunity for all persons regardless of race, religion, sex, marital status, family type, ancestry, national origin, color or other protected status.

Policy 5.1 Support the provision of fair housing services to residents and ensure that residents are aware of their rights and responsibilities with respect to fair housing.

Policy 5.2 Discourage discrimination in either the sale or rental of housing on the basis of state or federal protected classes.

C. Housing Programs

The goals and policies contained in the Housing Element address Belmont's housing needs and are implemented through housing programs offered by the City's Community Development Department. In drafting these goals and policies, Section 65583 of the Government Code requires the housing element to address five major areas:

- Housing and Neighborhood Conservation
- Provision of Housing Assistance
- Housing Production
- Removal of Governmental Constraints
- Equal Housing Opportunity

The housing programs described contain existing programs as well as future programs needed to address identified housing needs. Chart 5-3 (included at the end of this section) provides a summary of each program, the five-year objective, timeframe for implementation, funding sources, and the agency responsible to implement the program.

HOUSING AND NEIGHBORHOOD CONSERVATION

1. Code Enforcement

The enforcement of existing property maintenance codes is a primary means to preserve housing and the quality of neighborhoods. The Code Enforcement Division is responsible for enforcing City ordinances related to property maintenance, building conditions, and other issues. Code Enforcement staff inform property owners of substandard building conditions as well as refer them to available financial resources and programs offered by the City, including the Redevelopment Agency's Owner Occupied Rehabilitation Assistance Program.

Five-year Objective:

The City will continue to implement code enforcement activities.

2. Home Rehabilitation Loan Program

The Home Rehabilitation Loan Program offers a ten-year, no-interest rehabilitation loan to lower and moderate-income homeowners. The loans must be used to correct structural, health and safety deficiencies (e.g. electrical, re-roofing, plumbing, heating, and pest control) and for cosmetic improvements. The maximum loan amount that can be secured is \$15,000. Of that total, a minimum of 75% of the loan must be used to correct structural and/or health and safety deficiencies and a maximum of 25% may be for cosmetic improvements.

Five-year Objective:

The City will provide assistance to 25 low- and moderate-income households. The City will provide program information on the City's website, at the public counter, and in targeted neighborhoods.

3. Multi-Family Rehabilitation Assistance Program

In 1998, the City established the Multi-Family Rehabilitation Assistance Program to provide funding to assist the exterior rehabilitation of existing multi-family residential structures. Under this program, the City offers zero-interest loans for a term of fifteen years. The maximum loan amount is \$50,000. In exchange for the financial assistance, the project owner must provide the number of lower- and moderate-income units required by redevelopment law. Eligible properties are those located in the redevelopment project area and are designated for multi-family housing in the General Plan.

Five-year Objective:

The City will assist in ten multi-family rehabilitation or repair projects. The City will provide information about the program to interested parties at the City Hall and to targeted neighborhoods.

4. Condominium Conversion Ordinance

Because of high home prices, most lower-income households in Belmont are renters and occupy apartment units that are typically more affordable than single-family homes or condominiums. Given market conditions, some apartment owners may be motivated to convert their properties into condominiums. To preserve the affordable rental housing stock, the City enforces the Condominium Conversion Ordinance. The Ordinance ensures that rental units are not converted to condominiums without adequate provisions for the replacement of lost affordable housing and the relocation of existing tenants.

Five-year Objective:

The City will continue to enforce its condominium conversion ordinance.

5. Preservation of Affordable Housing

Eight assisted projects offering 223 affordable units are located in Belmont. Initial review suggests that Bonnie Brae Terrace and Horizons may be at risk of conversion to market rates by 2011 because both projects maintain Section 8 subsidies. Further research indicates that non-profit organizations developed both projects, have long-term affordability controls on the units, and indicate their intent to maintain the projects as affordable. Nevertheless, the City will take the following actions: 1) monitor the status of at-risk projects; 2) provide technical assistance to property owners and/or organizations interested in purchasing and maintaining the properties should the owners be interested in selling; and 3) conduct tenant notifications required by law.

Five-year Objective:

The City will help preserve the affordability of the at-risk projects as follows: 1) monitor status of at-risk projects; 2) provide technical assistance as feasible to property owners; and 3) conduct tenant notification as required by law for the at-risk projects.

PROVISION OF HOUSING ASSISTANCE

6. Home Buyer Assistance Program

The Home Buyer Assistance Program provides down payment assistance in the form of long-term, low-interest loans to low- and moderate-income first-time home buyers in Belmont. Funds are available to assist with the purchase of a single-family home, townhome, or condominium. The maximum loan amount is 15% of the purchase price; there is no maximum purchase price. The term of the loan is 30 years and the loan may be paid-off any time prior to the 30-year term without penalty. In exchange for the loan, a resale restriction agreement is recorded on the property to ensure the continued availability of the home to a subsequent low or moderate-income buyer.

Five-year Objective:

The City will provide downpayment assistance to five households through the Home Buyer Assistance Program.

7. Police Officer Down Payment Program

The Redevelopment Agency offers a down payment assistance program to help Belmont police officers achieve homeownership. The program provides up to 100% of the down payment for the purchase of a principal residence by a police officer, provided that the officer will reside in a designated urban neighborhood in Belmont. Under this program, the down payment is forgiven over a ten year period at a rate of 10% per year and carries no interest charges. Approximately \$500,000 is budgeted for through FY2003/2004.

Five-year Objective:

The City will provide 15 police officer home loans. The City will continue to promote the programs and make program information available at the Police Department and at the public counter.

8. Mortgage Credit Certificate

The Mortgage Credit Certificate (MCC) program is a federal program that allows qualified first-time homebuyers to take an annual credit against federal income taxes of up to 15% of the annual interest paid on the applicant's mortgage. This enables homebuyers to have more income available to qualify for a mortgage loan and make monthly payments. The value of the MCC must be taken into consideration by the mortgage lender in underwriting the loan and may be used to adjust the borrower's federal income tax. The MCC program has covenant restrictions to ensure the affordability of the participating homes for a period of 15 years. Belmont participates in the MCC program through the County.

Five-year Objective:

The City will continue to participate in the MCC program. The City will actively educate prospective buyers about the program by distributing materials and meeting with realtors and homebuilders.

9. Section 8 Rental Assistance

The Section 8 Rental Assistance Program extends rental subsidies to very low-income households, including families, seniors, and the disabled. The Section 8 Program offers a voucher that pays the difference between the current fair market rent (FMR) and what a tenant can afford to pay (i.e. 30% of household income). The voucher allows a tenant to choose housing that cost above the payment standard, provided that the tenant pays the extra cost. As of March 2001, 26 Belmont households received Section 8 assistance through the San Mateo County Housing Authority. The vouchers are provided primarily to the City's 2 assisted complexes.

10. Nonprofit Assistance

The City supports nonprofit organizations that provide housing and support services to Belmont residents. For instance, the Human Investment Project for Housing provides homesharing services to seniors, the disabled, and single-parent families. Homesharing offers the benefits of reducing housing costs, promoting independence, and providing companionship and increased security for residents. Samaritan House provides a range of free services to lower income residents, including food, clothing, furniture, housing and health services. One to two homeless Belmont residents stayed in a winter shelter operated by the Samaritan House and 400 to 500 City residents are served by its free dining halls annually.

11. Participation in the CHIP Program

The Countywide Housing Investment Partnership (CHIP) first-time homebuyer program is currently being developed to make homeownership possible for more households in San Mateo County. The program will place secondary, non-amortizing loans behind traditional primary home mortgages to cover the gap between the buyer's ability to service debt and the high cost of housing in the County. Specific program parameters are being finalized. The City anticipates beginning to participate during the 2001-2006 planning period.

Five-year Objective:

Through the Section 8 program, the City will assist a minimum of 26 households in need of rental assistance. The City will provide program information at the public counter and direct interested parties to the San Mateo County Housing Authority.

Five-year Objective:

The City will continue to provide financial assistance to the HIP Program, Samaritan House, and other similar programs providing services to the community.

The City will publicize the programs through its website, and flyers at the public counter and senior and community center.

Five-year Objective:

The City will begin to participate in the CHIP first-time homebuyer program after specific program information has been finalized.

HOUSING PRODUCTION

12. Affordable Housing Development

The Belmont RDA has a history of facilitating the development of affordable housing. During this planning period, the RDA has acquired five sites using set-aside funds with the intention of supporting 27 units of affordable housing for very low and low-income households. The City will sell the land at below market rates and also make available density bonus provisions (Program #19) and existing parking reduction incentives to facilitate these uses. The City will pursue entering into agreements with developers of the 80-unit Ralston assisted living facility and 300-bed residence halls at Notre Dame University. The City anticipates requiring 10% of the quarters to be independent units affordable to very low and low-income households. In exchange, the City would waive certain development fees and/or provide equivalent regulatory incentives through the PD designation and density bonus programs.

13. Sites Inventory

part of this Housing Element update, a parcel-specific vacant and underutilized site analysis was performed using the City's Geographic Information System (GIS). Opportunities exist for facilitating new residential development on vacant and underutilized residential-zoned parcels, within existing or planned institutional uses, and on various sites owned by the Redevelopment Agency. The analysis determined that Belmont could accommodate approximately 350 additional housing units, above those already constructed, exceeding the City's share of regional housing needs. The identified housing sites are suitable for new residential development and currently are served by adequate infrastructure, public services, and facilities. However, as the amount of vacant land for multi-family housing continues to diminish, the City may need to consider alternative sites for providing affordable housing, particularly in commercial districts.

Five-year Objective:

By 2003, the City will do the following:

- 1) *Initiate development agreements and sell RDA sites at below-market rates to developers for the purpose of building 27 affordable units for lower-income households.*
- 2) *Initiate development agreements that require institutional users to provide a minimum of 10% of their units (38 total) as independent units to be built as affordable to lower-income households.*

Five-year Objective:

The City will continue to provide appropriate land use designations and maintain an inventory of sites suitable for residential development. As preparation for the update of the Land Use Element, the City will also inventory, by the end of 2002, potential sites for new housing on under-utilized commercial sites.

14. Second Unit Development

A second unit is a separate dwelling unit that provides complete, independent living facilities for one or more persons. A second unit may be created by either conversion of an existing single-family dwelling or adding onto an existing home. Given the limited developable land remaining in Belmont, integrating second units in existing residential neighborhoods present an opportunity for the City to accommodate needed rental housing. The development of second units is effective in dispersing affordable housing and can provide housing options to lower income persons, including seniors and college students.

15. Developer Outreach

Developer workshops provide an effective means of bringing together builders, landowners, lenders, nonprofit organizations, and other groups interested in expanding housing opportunities for the community. The City will conduct a developers' workshop to meet with local non-profit and private developers to discuss the housing needs of the community, financial resources available to support housing development, and potential housing solutions. The City will provide interested parties, including developers and residents, with the inventory of vacant sites potentially available for future residential development.

16. Downtown Specific Plan

The City provides a degree of flexibility from standard residential development standards through the specific plan process. In 1990, the City adopted the Downtown Specific Plan (amended in 1995) as a revitalization strategy and urban design plan for the Downtown, which includes approximately 23 blocks. The Specific Plan establishes various objectives stated earlier in Chapter 3. To fulfill these objectives, the City amended the R-4 district in the Zoning Ordinance to incorporate development standards in the Downtown Specific Plan. As amended, multi-family residential uses in the Downtown are permitted at a density of 30 units per net acre, or 1,450 square feet of net lot area per unit.

Five-year Objective:

The City will continue to permit second units in all residential zones. The City anticipates that five second units will be built during the planning period.

Five-year Objective:

The City will conduct a developers' workshop by mid-2002 to discuss potential development opportunities in Belmont, the availability of sites, funding sources, regulatory incentives, and other housing related issues.

Five-year Objective:

The City will continue to implement the Downtown Specific Plan. Specifically, the City will work to provide more housing opportunities in the Downtown to meet the housing needs of the community.

REMOVAL OF GOVERNMENTAL CONSTRAINTS

17. Special Needs Housing

Belmont facilitates and encourages the provision of housing services for its special needs population, including disabled and homeless population. However, in order to meet the requirements of State law, the Zoning Code should be amended as follows: 1) to allow licensed community care facilities serving six or fewer persons by right in all residential zones; 2) allow transitional facilities and homeless shelters in the C-3, C-4, and M-1 zones pursuant to a conditional use permit; 3) allow community care facilities serving more than six persons pursuant to a CUP; 4) eliminate the definition of a family in the Zoning Code; and 5) develop an appropriate CUP that facilitates such housing.

Five-year Objective:

By 2003, the City will amend the Zoning Ordinance to improve housing opportunity for disabled persons. This includes allowing community care facilities, emergency shelters and transitional housing as required by law and developing a CUP to facilitate the siting of such uses, and eliminate the definition of a family in the Zoning Code.

18. Transfer of Development Rights

The City allows property owners to voluntarily transfer development potential that they are permitted by the San Juan Area Plan along the roadway on which they are located. The City has regulations permitting landowners to sell the development potential permitted them to owners along the same roadway. Regulations provide incentives to landowners that decide to purchase the development potential, including reduced minimum lot sizes, increases in the sizes of houses, and reduced roadway and infrastructure improvements.

Five-year Objective:

The City will continue to allow for the transfer of development rights in the San Juan Area.

19. Density Bonus Program

The City offers a 25% density bonus and at least one additional financial or an in-lieu incentive of equal financial value when one of the following conditions are met: 1) 10% of the units are affordable to very low income persons; 2) 20% of the units are affordable to low-income persons; or 3) 50% of the units are for senior/disabled persons. As an additional incentive, the City will consider a reduction in parking, lot size, setbacks, open space, and the amount of public improvements. Moreover, the City will also consider the waiver of permit fees or the provision of direct monetary contribution of RDA funds for qualified projects.

Five-year Objective:

The City will continue to offer density bonus and/or regulatory or financial concession(s) to support the development of affordable and/or senior housing.

20. Conditional Use Permit

The City requires developers of multi-family housing to implement a neighborhood outreach plan, secure a CUP, and design review. In commercial/manufacturing zones, developers follow the same process, except the project can be administratively approved by the Community Development Director. To ensure the conditional use permit does not constrain housing production, the City will extend the administrative approval process to residential projects exempt from CEQA. This covers the typical residential projects built, such as lower income housing projects, construction, conversion, or recycling of small structures, and infill development projects of no more than five acres in size.

Five-year Objective:

Authorize the Director of Community Development to allow for administrative approval of a conditional use permit for the construction, alteration, or conversion of housing projects that are currently exempt from CEQA requirements by ending 2003.

21. Planned Development

The Planned Development (PD) district is designed to accommodate various types of development, such as conventional residential projects, neighborhood and community shopping centers, professional and administrative areas among others. The district was established to allow flexibility of design that is in accordance with the objectives of the General Plan. However, there are also cases where reasonable accommodations can be made without processing a zone change or even a variance. Thus the City will also develop such a procedure as a means of further facilitating housing for persons with disabilities.

Five-year Objective:

The City will continue to provide flexibility of design through the PD district and work with institutional uses to provide a range of housing. The City will also develop an internal procedure to facilitate reasonable accommodations without need of a zone change or variance.

EQUAL HOUSING OPPORTUNITY

22. Fair Housing Program

The City will support Operation Sentinel, an area non-profit fair housing service provider. Operation Sentinel provides information counseling, and investigation services concerning discrimination complaints. The City financially supports the Peninsula Conflict-Resolution Center (PCRC), which provides for conflict prevention, management, and resolution services. PCRC also promotes the use of non-adversarial processes in a wide variety of situations, including tenant-landlord disputes. In fiscal year 2001-2002, the City granted approximately \$12,000 in General Fund to support PCRC.

Five-year Objective:

The City will promote Operation Sentinel and PCRC by making pamphlets available at the public counter and referrals for assistance. Depending on fund availability, the City will provide financial support to the agencies.

23. Housing Accessibility Modification

Based in Belmont, the Center for Independence of the Disabled (CID) offers services for the disabled, including home accessibility modifications, personal counseling, financial benefits counseling, information and referral, and shopping assistance. The City financially assists CID by providing subsidized office space for their operations on a site expected to be developed with affordable housing. The City will continue to provide subsidized office space until 2003. Upon development of the site, the City will explore ways to continue the subsidized lease arrangement at other City facilities.

Five-year Objective:

The City will continue to provide subsidized office space until approximately 2003. Upon development of the site, the City will explore ways to continue the subsidized lease at other City facilities.

24. Citizen Participation

Citizen participation is a critical component of the Housing Element process. As part of this Housing Element update, the City held public meetings to receive input, and to inform residents and interested parties about Belmont's housing needs and program options. The City will continue to engage the public in the planning process and provide opportunities for input/feedback through public meetings and dissemination of information. The City will also implement a Neighborhood Outreach Strategy to ensure residents can comment on development projects that require Planning Commission or City Council approval.

Five-year Objective:

The City will continue to hold public meetings when appropriate and disseminate housing program information. The City will implement a Neighborhood Outreach Strategy.

25. Housing for the Disabled

The City implements a variety of programs to improve housing opportunities for persons with disabilities. This includes the Planned Development District (Program 21), conditional use permit process (Program 20), Special Needs Housing (Program 17), Density Bonus Program (Program 19), Fair Housing Program (Program 22), Housing Accessibility Modification (Program 23), and others. However, in keeping with the recent amendments made to Section 65583 (a)(4) of the Government Code, the City will conduct a more formal analysis of zoning codes, permitting process, and development regulations to identify potential constraints to the development of housing for the disabled.

Five-year Objective:

Conduct a formal analysis of the City's codes, processes, and regulations by 2004 to identify potential constraints to the development of housing for the disabled and make changes as needed to further fair housing.

Chart 5-3
Housing Program Implementation Summary

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
A. Housing and Neighborhood Conservation					
1. Code Enforcement	Preserve quality of housing and neighborhoods and preserve affordable housing.	The City will continue to implement code enforcement activities.	General fund	Community Development (CDD)	Ongoing
2. Home Rehabilitation Loan Program		The City will provide assistance to 25 low- and moderate-income households. and provide program information on the City's website, at the public counter, and in targeted neighborhoods.	RDA	CDD	2001-2006
3. Multi-Family Rehabilitation Assistance		The City will assist 10 multi-family rehabilitation or repair projects and provide information about the program to interested parties at the City Hall and targeted neighborhoods.	RDA	CDD	2001-2006
4. Condomin. Conversion Ordinance		The City will continue to enforce its condominium conversion ordinance.	None required	CDD	Ongoing
5. Preservation Affordable Housing		The City will help preserve the affordability of the at-risk projects as follows: 1) monitor status of at-risk projects; 2) provide technical assistance as feasible to property owners; and 3) notify tenants as required by law	General fund; RDA	CDD	Ongoing
B. Housing Assistance					
6. Home Buyer Assistance	Expand home-ownership opportunities.	The City will provide down payment assistance to five households through the Home Buyer Assistance Program.	RDA	CDD	2001-2006
7. Police Officer Assistance		The City will provide 15 police officer home loans and continue to promote the programs and make program information available at the Police Dept. and public counter.	RDA	RDA	2001-2006

Chart 5-3
Housing Program Implementation Summary

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
8. Mortgage Credit Certificate		The City will continue to participate in the MCC program, educate buyers about the program by distributing materials, and meet with realtors and homebuilders.	General fund	CDD; San Mateo County	2001-2006
9. Section 8 Rental Assistance		Through the Section 8 program, the City will assist a minimum of 26 households in need of rental assistance. The City will provide program information at the public counter and direct interested parties to the County Housing Authority.	HUD	County Housing Authority	2001-2006
10. Nonprofit Assistance	Provide housing assistance to allow for a range of housing for all economic segments and special needs groups.	The City will continue to provide financial assistance to the HIP Program, Samaritan House, and other similar programs providing services to the community. The City will publicize the programs through its website, and flyers at the public counter and senior and community center.	General fund; RDA;	CDD; Human Investment Project; Samaritan House	Ongoing
11. Participation in the CHIP Program		The City will begin to participate in the CHIP first-time homebuyer program after specific program information has been finalized.	Various	CDD; CHIP Consortium	2001-2006
C. Housing Production					
12. Affordable Housing	Provide for a range in types and prices of housing commensurate with the RHND	1) Initiate development agreements and sell RDA sites at below-market rates to developers for the purpose of building 27 affordable units for lower-income households. 2) Initiate development agreements that require institution to provide at least of 10% of their units as independent units affordable to lower-income households.	RDA	CDD; RDA	By 2003

Chart 5-3
Housing Program Implementation Summary

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
13. Sites Inventory		The City will continue to provide appropriate land use designations and maintain an inventory of sites suitable for new housing. As preparation for the update of the Land Use Element, the City will also inventory potential sites for new housing on under-utilized commercial sites.	General fund	CDD	End of 2002
14. Second Units		The City will continue to permit second units in all residential zones. The City anticipates that five second units will be built during the planning period.	None required	CDD	2001-2006
15. Developer Outreach		The City will conduct a developers' workshop by mid- 2002 to discuss potential development opportunities in Belmont, the availability of sites, funding sources, regulatory incentives, and other housing related issues.	General fund	CDD; RDA	Mid 2002
16. Downtown Specific Plan		The City will continue to implement the Downtown Specific Plan. Specifically, the City will work to provide more housing opportunities in the Downtown to meet the City's housing needs.	None required	CDD	Ongoing
D. Removal of Government Constraints					
17. Special Needs Housing	Facilitate and encourage development of special needs housing	1) allow licensed community care facilities serving 6 or fewer persons by right in all residential zones; 2) allow transitional and homeless shelters in the C-3, C-4, and M-1 zones pursuant to a CUP; 3) allow community care facilities serving more than six persons with a CUP; 4) eliminate the definition of a family in the Zoning Code; and 5) develop a CUP that facilitates such housing.	General Fund	CDD	2003

Chart 5-3
Housing Program Implementation Summary

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
18. Transfer of Development Rights	To the extent feasible, mitigate constraints to the development, improvement, and maintenance of housing	The City will continue to allow for the transfer of development rights in the San Juan Area.	General fund	CDD	Ongoing
19. Density Bonus		The City will continue to offer density bonus and/or regulatory or financial concession(s) to support the development of affordable and/or senior housing.	None required	CDD	Ongoing
20. Conditional Use Permit		Authorize the Director of Community Development to use administrative approval of a conditional use permit for the construction, alteration, or conversion of housing projects exempt from CEQA requirements.	None required	CDD	End of 2003
21. Planned Development		The City will continue to provide flexibility of design through the PD district and work with institutional uses to provide a range of housing. The City will also develop an internal procedure to facilitate reasonable accommodations without need of a zone change or variance.	None required	CDD	Ongoing
E. Equal Housing Opportunity					
22. Fair Housing	Support and further provision of fair housing services and inclusive public participation in housing issues.	The City will promote Operation Sentinel and PCRC by making pamphlets available at the public counter and referrals for assistance. Depending on fund availability, the City will provide financial support to the agencies.	General Funds	CDD; Nonprofits	Ongoing
23. Housing Accessibility Modification		The City will continue to provide subsidized office space until approximately 2003. Upon development of the site, the City will explore ways to continue the subsidized lease at other City facilities.	General Funds	CDD; CID	Ongoing

Chart 5-3
Housing Program Implementation Summary

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
24. Citizen Participation		The City will continue to hold public meetings when appropriate and disseminate housing program information. The City will implement a Neighborhood Outreach Strategy.	General fund	CDD	Ongoing
25. SB520	Improve fair housing	Conduct a formal analysis of the City's codes, processes, and regulations by 2004 to identify potential constraints to the development of housing for the disabled and make changes as needed to further fair housing.	General fund	CDD	2004
Summary of Quantified Objectives					
Income Level	Construction	Rehabilitation	Preservation		
Very Low	57	0	223		
Low	30	10	0		
Moderate	80	15	0		
Upper	150	0	0		
Total	317	25	223		

Appendix

Housing Element Glossary

APPENDIX A. - HOUSING ELEMENT GLOSSARY

Acre: a unit of land measure equal to 43,560 square feet.

Acreage, Net: The portion of a site exclusive of existing or planned public or private road rights-of-way.

Affordability Covenant: A property title agreement which places resale or rental restrictions on a housing unit.

Affordable Housing: Under State and federal statutes, housing which costs no more than 30 percent of gross household income. Housing costs include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and other costs.

Annexation: The incorporation of land area into the jurisdiction of an existing city with a resulting change in the boundaries of that city.

Assisted Housing: Housing that has been subsidized by federal, state, or local housing programs.

At-Risk Housing: Multi-family rental housing that is at risk of losing its status as housing affordable for low and moderate income tenants due to the expiration of federal, state or local agreements.

California Department of Housing and Community Development - HCD: The State Department responsible for administering State-sponsored housing programs and for reviewing housing elements to determine compliance with State housing law.

Census : The official United States decennial enumeration of the population conducted by the federal government.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD). This grant allots money to cities and counties for housing rehabilitation and community development activities, including public facilities and economic development.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

Density: The number of dwelling units per unit of land. Density usually is expressed "per acre," e.g., a development with 100 units located on 20 acres has density of 5.0 units per acre.

Density Bonus: The allowance of additional residential units beyond the maximum for which the parcel is otherwise permitted usually in exchange for the provision or preservation of affordable housing units at the same site or at another location.

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

Development Right: The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation. For example, a development right may specify the maximum number of residential dwelling units permitted per acre of land.

Dwelling, Multi-family: A building containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Dwelling, Single-family Attached: A one-family dwelling attached to one or more other one-family dwellings by a common vertical wall. Row houses and town homes are examples of this dwelling unit type.

Dwelling, Single-family Detached: A dwelling, not attached to any other dwelling, which is designed for and occupied by not more than one family and surrounded by open space or yards.

Dwelling Unit: One or more rooms, designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping and sanitary facilities provided within the unit for the exclusive use of a household.

Elderly Household: As defined by HUD, elderly households are one- or two- member (family or non-family) households in which the head or spouse is age 62 or older.

Element: A division or chapter of the General Plan.

Emergency Shelter: An emergency shelter is a facility that provides shelter to homeless families and/or homeless individuals on a limited short-term basis.

Emergency Shelter Grants (ESG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

Entitlement City: A city, which based on its population, is entitled to receive funding directly from HUD. Examples of entitlement programs include CDBG, HOME and ESG.

Fair Market Rent (FMR): Fair Market Rents (FMRs) are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard

Metropolitan Statistical Area (SMSA). Fair Market Rents are used for the Section 8 Rental Program and many other HUD programs and are published annually by HUD.

First-Time Home Buyer: Defined by HUD as an individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home. Jurisdictions may adopt local definitions for first-time homebuyer programs which differ from non-federally funded programs.

Floor Area Ratio (FAR): The gross floor area of all buildings on a lot divided by the lot area; usually expressed as a numerical value (e.g., a building having 10,000 square feet of gross floor area located on a lot of 5,000 square feet in area has a FAR of 2:1).

General Plan: The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development. California law requires the preparation of seven elements or chapters in the General Plan: Land Use, Housing, Circulation, Conservation, Open Space, Noise, and Safety. Additional elements are permitted, such as Economic Development, Urban Design and similar local concerns.

Group Quarters: A facility which houses unrelated persons not living in households (U.S. Census definition). Examples of group quarters include institutions, dormitories, shelters, military quarters, assisted living facilities and other quarters, including single-room occupancy housing, where 10 or more unrelated individuals are housed.

Growth Management: Techniques used by a government to regulate the rate, amount, location and type of development.

HCD: The State Department of Housing and Community Development.

Home Mortgage Disclosure Act (HMDA): The Home Mortgage Disclosure Act requires larger lending institutions making home mortgage loans to publicly disclose the location and disposition of home purchase, refinance and improvement loans. Institutions subject to HMDA must also disclose the gender, race, and income of loan applicants.

HOME Program: The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. HOME is a Federal program administered by HUD which provides formula grants to States and localities to fund activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership or provide direct rental assistance to low-income people.

Homeless: Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation (e.g., the street, sidewalks, cars, vacant and abandoned buildings). Sheltered homeless are families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels or motels used to house the homeless).

Household: The Census Bureau defines a household as all persons living in a housing unit whether or not they are related. Household does not include individuals living in dormitories, prisons, nursing homes, or other group quarters. Households are defined as follows: small--two to four non-elderly persons; large- with 5 or more members; or senior – over age 62.

Household Income: The total income of all the persons living in a household. A household income is often described as very low, low, moderate, and upper incomes based upon household size and income, relative to the regional median income.

Housing Problems: Defined by HUD as a household which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30% of income on housing cost.

Housing Subsidy: Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. Two general types of housing subsidy exist. Where a housing subsidy is linked to a particular house or apartment, housing subsidy is "project" or "unit" based. In Section 8 rental assistance programs the subsidy is linked to the family and assistance provided to any number of families accepted by willing private landlords. This type of subsidy is said to be "tenant based."

Housing Unit: A room or group of rooms used by one or more individuals living separately from others in the structure, with direct access to the outside or to a public hall and containing separate toilet and kitchen facilities.

Income Category: Four categories are used to classify a household according to income based on the median income for the county. Under state housing statutes, these categories are defined as follows: Very Low (0-50% of County median); Low (50-80% of County median); Moderate (80-120% of County median); and Upper (over 120%).

Manufactured Housing: Housing constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

Market Rate Housing: Housing available on the open market without any subsidy of which the price is determined by the market forces of supply and demand.

Median Income: The annual income for each household size within a region which is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

Mobile Home: A structure, transportable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

Overcrowding: As defined by the U.S. Census, a household with greater than 1.01 persons per room, excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is defined as households with greater than 1.51 persons per room.

Overpayment: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross household income, based on data published by the Census Bureau. Severe overpayment exists if gross housing costs exceed 50 percent of gross income.

Parcel: The basic unit of land entitlement. A designated area of land established by plat, subdivision, or otherwise legally defined and permitted to be used, or built upon.

Physical Defects: A housing unit lacking complete kitchen or bathroom facilities. Jurisdictions may expand the Census definition in defining units with physical defects.

Project-Based Rental Assistance: Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

Public Housing: A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applies to the local public housing authority in the area in which they want to live.

Redevelopment Agency: California Law provides authority to establish a Redevelopment Agency with the scope and financing mechanisms necessary to remedy blight and provide stimulus to eliminate deteriorated conditions. The law provides for the planning, development, redesign, clearance, reconstruction, or rehabilitation, or any combination of these, and the provision of public and private improvements as may be appropriate or necessary in the interest of the general welfare by the Agency. Redevelopment law requires an Agency to set aside 20% of all tax increment dollars generated from each redevelopment project area for the purpose of increasing and improving the community's supply of housing for low and moderate income households.

Regional Housing Needs Assessment (RHND): The Regional Housing Needs Determination (RHND) is based on projections of population growth and housing unit demand and assigns a share of the region's future housing need to each jurisdiction within the ABAG (Association of Bay Area of Governments) region. These housing need numbers serve as the basis for the update of the Housing Element.

Rehabilitation: The upgrading of a building previously in a dilapidated or substandard condition for human habitation or use.

Section 8 Rental Voucher/Certificate Program: A tenant-based rental assistance program that subsidizes a family's rent in a privately owned house or apartment. The program is administered by local public housing authorities. Assistance payments are based on 30 percent of household annual income. Households with incomes of 50 percent or below the area median income are eligible to participate in the program.

Service Needs: The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Association of Bay Area of Governments (ABAG): The Association of Bay Area of Governments is a regional planning agency comprising over 100 cities and nine counties of Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma. Over 6 million people live in this 7,000 square mile area. ABAG is responsible for preparing the Regional Housing Needs Determination (RHND).

Special Needs Groups: Segments of the population which have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, special needs groups consist of the elderly, disabled, large families, female-headed households, farm workers, and the homeless. A jurisdiction may also consider additional special needs, such as students, military households, etc.

Subdivision: The division of a lot, tract or parcel of land in accordance with the Subdivision Map Act (California Government Code Section 66410 et seq.).

Substandard Housing: Housing which does not meet the minimum standards contained in the State Housing Code (i.e. does not provide shelter, endangers the health, safety or well-being of occupants). Jurisdictions may adopt more stringent local definitions of substandard housing.

Supportive Housing: Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant-Based Rental Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Transitional Housing: Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

U.S. Department of Housing and Urban Development (HUD): The cabinet level department of the federal government responsible for housing, housing assistance, and urban

development at the national level. Housing programs administered through HUD include Community Development Block Grant, HOME and Section 8, among others.

Zoning: A land use regulatory measure enacted by local government. Zoning district regulations governing lot size, building bulk, placement, and other development standards vary from district to district, but must be uniform within the same district. Each city and county adopts a zoning ordinance specifying these regulations.

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